SERFF Tracking #: GRJR-132447960 State Tracking #: GRJR-132447960

Company Tracking #: LTC 2020 RATES

State: Pennsylvania Filing Company: The Cincinnati Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care

Project Name/Number: 2020 Rate Increase/2020 Rate Increase

Filing at a Glance

Company: The Cincinnati Life Insurance Company

Product Name: Long Term Care State: Pennsylvania

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Rate - Other (Not M.U. or G.I. Product)

Date Submitted: 07/17/2020

SERFF Tr Num: GRJR-132447960

SERFF Status: Assigned

State Tr Num: GRJR-132447960

State Status: Received Review in Progress

Co Tr Num: LTC 2020 RATES

Implementation On Approval

Date Requested:

Author(s): Sheana Roginski, Cindy Stubblefield, Paula Gentry, Jeannine Williams

Reviewer(s): Jim Laverty (primary)

Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 50% increase on 53 policyholders of Cincinnati Life form LTC-100-PA (4/99).

SERFF Tracking #: GRJR-132447960 State Tracking #: GRJR-132447960 Company Tracking #: LTC 2020 RATES

State: Pennsylvania Filing Company: The Cincinnati Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care

Project Name/Number: 2020 Rate Increase/2020 Rate Increase

General Information

Project Name: 2020 Rate Increase Status of Filing in Domicile: Pending

Project Number: 2020 Rate Increase Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This filing will be filed in the state

of domicile in July 2020.

Explanation for Combination/Other: Market Type: Individual Submission Type: New Submission Individual Market Type:

Overall Rate Impact: 50% Filing Status Changed: 07/17/2020

State Status Changed: 07/17/2020
Created By: Cindy Stubblefield

Deemer Date: Created By: Cindy Stubblefield

Submitted By: Cindy Stubblefield Corresponding Filing Tracking Number:

State TOI: LTC03I Individual Long Term Care

Filing Description:

Please see the attached cover letter.

Company and Contact

Filing Contact Information

Cindy Stubblefield, Filing Analyst III cindy.stubblefield@cinfin.com

6200 Glimore Rd 513-603-5353 [Phone]

Fairfield, OH 45014

Filing Company Information

The Cincinnati Life Insurance CoCode: 76236 State of Domicile: Ohio

Company Group Code: 244 Company Type: 6200 S. Gilmore Road Group Name: State ID Number:

Fairfield, OH 45014 FEIN Number: 31-1213778

(513) 603-5563 ext. [Phone]

Filing Fees

Fee Required? Yes Fee Amount: \$50.00

Retaliatory? Yes

Fee Explanation: \$50.00 per filing

Per Company: Yes

CompanyAmountDate ProcessedTransaction #The Cincinnati Life Insurance Company\$50.0007/17/2020180934694

SERFF Tracking #: GRJR-132447960 State Tracking #: GRJR-132447960 Company Tracking #: LTC 2020 RATES

State: Pennsylvania Filing Company: The Cincinnati Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care

Project Name/Number: 2020 Rate Increase/2020 Rate Increase

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 25.000%

Effective Date of Last Rate Revision: 01/18/2018

Filing Method of Last Filing:

SERFF Tracking Number of Last Filing:

GRJR-131229441

Company Rate Information

| | Overall % | Overall % | Written Premium | Number of Policy | Written | Maximum % | Minimum % |
|---------------------------------------|-----------|-----------|-----------------|-------------------------|---------------|----------------|----------------|
| Company | Indicated | Rate | Change for | Holders Affected | Premium for | Change | Change |
| Name: | Change: | Impact: | this Program: | for this Program: | this Program: | (where req'd): | (where req'd): |
| The Cincinnati Life Insurance Company | 731.000% | 50.000% | \$61,384 | 53 | \$122,767 | 50.000% | 50.000% |

SERFF Tracking #: GRJR-132447960 State Tracking #: GRJR-132447960 Company Tracking #: LTC 2020 RATES

State: Pennsylvania Filing Company: The Cincinnati Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care

Project Name/Number: 2020 Rate Increase/2020 Rate Increase

Supporting Document Schedules

| • | |
|-------------------|---|
| Satisfied - Item: | Transmittal Letter (A&H) |
| Comments: | |
| Attachment(s): | CLIC PA Cover Letter.pdf |
| Item Status: | |
| Status Date: | |
| Democracy Home | And and Openity and the (ADII) |
| Bypassed - Item: | Actuarial Certification (A&H) |
| Bypass Reason: | N/A - Rate Filing |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | Actuarial Memorandum and Explanatory Information (A&H) |
| Comments: | |
| Attachment(s): | CLIC PA Actuarial Memorandum with Exhibits.pdf Exhibit A.xlsx |
| Item Status: | |
| Status Date: | |
| Bypassed - Item: | Advertisements (A&H) |
| Bypass Reason: | N/A |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |
| | |
| Satisfied - Item: | Authorization to File (A&H) |
| Comments: | |
| Attachment(s): | CLIC Third Party Filer Authorization 2020.pdf |
| Item Status: | |
| Status Date: | |
| Democracy Home | Locat David Cally (A011) |
| Bypassed - Item: | Insert Page Explanation (A&H) |
| Bypass Reason: | N/A |
| Attachment(s): | |
| Item Status: | |
| | |

| SERFF Tracking #: | GRJR-132447960 | State Tracking #: | GRJR-132447960 | | Company Tracking #: | LTC 2020 RATES |
|---------------------------------------|----------------|-----------------------------|-----------------------|-----------------|---------------------|-------------------|
| State: | Pennsylvania | well and Tame Or at # TOOO! | | Filing Company: | The Cincinnati Life | Insurance Company |
| TOI/Sub-TOI: | | ual Long Term Care/LTC03I.0 | 01 Qualified | | | |
| Product Name: Project Name/Number: | Long Term Car | ease/2020 Rate Increase | | | | |
| -roject Name/Number. | 2020 Nate Incl | ease/2020 Nate Increase | | | | |
| Status Date: | | | | | | |
| Satisfied - Item: | | Rate Table (A&H) | | | | |
| Comments: | | | | | | |
| Attachment(s): | | Proposed Rate Sheets.p | odf | | | |
| Item Status: | | | | | | |
| Status Date: | | | | | | |
| Bypassed - Item: | | Replacement Form with | Highlighted Chan | ges (A&H) | | |
| Bypass Reason: | | N/A - Rate Filing | | | | |
| Attachment(s): | | | | | | |
| Item Status: | | | | | | |
| Status Date: | | | | | | |
| Bypassed - Item: | | Advertisement Compliar | nce Certification | | | |
| Bypass Reason: | | N/A | | | | |
| Attachment(s): | | | | | | |
| Item Status: | | | | | | |
| Status Date: | | | | | | |
| Bypassed - Item: | | Reserve Calculation (A& | ≩Н) | | | |
| Bypass Reason: | | N/A - Not initial filing | | | | |
| Attachment(s): | | | | | | |
| Item Status: | | | | | | |
| Status Date: | | | | | | |
| Bypassed - Item: | | Variability Explanation (| A&H) | | | |
| Bypass Reason: | | N/A - Rate Filing | | | | |
| Attachment(s): | | <u> </u> | | | | |
| Item Status: | | | | | | |
| Status Date: | | | | | | |
| Satisfied - Item: | | Policyholder Notification | Letter | | | |
| Comments: | | , | | | | |
| Attachment(s): | | CLIC PA Policyholder N | lotification Letter.p | df | | |
| Item Status: | | - , | | | | |
| Status Date: | | | | | | |
| | | | | | | |

SERFF Tracking #: GRJR-132447960 State Tracking #: LTC 2020 RATES

State: Pennsylvania Filing Company: The Cincinnati Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care

Project Name/Number: 2020 Rate Increase/2020 Rate Increase

Attachment Exhibit A.xlsx is not a PDF document and cannot be reproduced here.



Suite 420 Waukesha, WI 53186 (877) 431-5824

July 15, 2020

Pennsylvania Insurance Department Attn: Life and Health Rate Review Section

Re: The Cincinnati Life Insurance Company

NAIC # 76236 Rate Increase for:

Policy Form LTC-100-PA (4/99) Tax Qualified Rider Form LTC-301-PA (4/99) (Restoration of Benefits) Rider Form LTC-312 (1/02) (Contingent Benefit Upon Lapse)

Dear Sir or Madam:

On behalf of Cincinnati Life Insurance Company ("Cincinnati Life"), we at Long Term Care Group, Inc. (LTCG) are submitting the enclosed actuarial memorandum for your review and approval. A letter from Cincinnati Life authorizing LTCG to make this rate filing on behalf of Cincinnati Life is included.

The enclosed actuarial memorandum details the request for a 50% increase for Cincinnati Life's long term care insurance Policy Form Series 100 as noted above.

The company discontinued sales of this form series in calendar year 2004. We are requesting this rate increase because claims are higher than expected and produce a lifetime loss ratio significantly greater than the original pricing loss ratio. Your department has approved previous rate increases on this business.

The company will offer insureds affected by the premium increase several options to change their benefits. These options will allow insureds the flexibility to maintain their current premium level, if desired. Additionally, Cincinnati Life will offer a contingent benefit upon lapse to all insureds affected by the rate increase.

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. If you have any questions or would like to discuss any of the materials included in this submission, please feel free to call me directly at (952) 826-7243 or send me an email at Lynn.Manchester@ltcg.com.

Thank you for your assistance in reviewing this filing.

Respectfully,

Lynn Manchester, FSA, MAAA Principal Consulting Actuary

In M. Wandats

LTCG

Actuarial Memorandum Policy Form Series LTC-100

1. PURPOSE OF FILING

This is a rate increase filing for Cincinnati Life Insurance Company's existing Long Term Care policy form series LTC-100. The purpose of this filing is to demonstrate that the anticipated loss ratio for this form meets the minimum requirements of the jurisdiction and demonstrates compliance with loss ratio regulation and rate stability regulation. This rate filing is not intended to be used for any other purposes.

2. SCOPE OF FILING

This filing applies to the Company's Long Term Care policy and rider forms summarized below:

Policy Form LTC-100-PA (4/99) Tax Qualified Rider Form LTC-301-PA (4/99) (Restoration of Benefits) Rider Form LTC-312 (1/02) (Contingent Benefit Upon Lapse)

The rate increase will apply to all insureds issued coverage under the above referenced forms in this state. These policy forms were issued in Pennsylvania by The Cincinnati Life Insurance Company ("Cincinnati Life") from March 2000 through February 2004 and are no longer being marketed in any jurisdiction.

3. DESCRIPTION OF BENEFITS

These are federally tax-qualified, individually underwritten policy forms that provide comprehensive long term care (LTC) coverage. Each form has benefit eligibility requirements which involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided when certain benefits are being paid. A daily benefit, benefit period, and elimination period were selected at issue.

At issue the insured may have had the option to choose one of three benefit increase options: no benefit increases, equal benefit increases, or compound benefit increases. The equal benefit increases option provides for benefit levels that increase on each policy anniversary date by 5% of the daily benefit amount chosen at issue for the life of the insured. The compound benefit increases option provides for benefit levels that increase on each policy anniversary date by 5% compounded annually for the life of the insured. The increasing benefits apply even when the policy is in claim status.

At issue, the insured had the option to choose either a 50-day or 100-day elimination period. The insured also had the option to choose a lifetime payment maximum equal to 730 days (2 years), 1,095 days (3 years), 1,460 days (4 years), or 2,190 days (6 years) multiplied by the daily payment amount, or an unlimited lifetime payment maximum.

Actuarial Memorandum Policy Form Series LTC-100

At issue the insured may have had the option of selecting a non-forfeiture benefit rider or restoration of benefits rider.

A contingent benefit upon lapse rider has been provided to all insureds.

4. **RENEWABILITY**

These policy forms are guaranteed renewable for life.

5. APPLICABILITY

As these policy forms are no longer marketed, this filing is applicable to inforce policies only.

6. MARKETING METHOD

These policy forms were marketed by agents and brokers of Cincinnati Life.

7. UNDERWRITING

These policies were underwritten with the use of various underwriting tool in addition to the application, which may have included medical records, an attending physician statement, telephone interview and/or face to face interview.

8. AREA FACTORS

Area factors are not used for the product.

9. PREMIUMS

Premiums are unisex and payable for life. The premiums may vary by issue age, lifetime payment maximum, initial daily payment maximum, elimination period, benefit increase option, risk class, group/spousal discounts, and the selection of any riders.

10. PREMIUM MODALIZATION RULES

The following modal factors were applied to the annual premium:

| Premium Mode | Factor |
|--------------|--------|
| Annual | 1.00 |
| Semi-Annual | .51 |
| Quarterly | .26 |
| Monthly | .09 |

Actuarial Memorandum Policy Form Series LTC-100

11. RESERVES

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2019 have been discounted to the incurral date of each respective claim and included in historical incurred claims. An estimate of the incurred but not reported (IBNR) reserve balance as of December 31, 2019, has been allocated to the 2019 calendar year of incurral and included in historic incurred claims.

12. CONTINGENCY AND RISK MARGIN

Contingency and risk margins have not been included in the justification for this rate increase.

13. RATE INCREASE REQUEST

This rate filing is a request for a 50% increase. This rate increase is necessary due to higher than expected claims that produce a lifetime loss ratio significantly greater than the original pricing loss ratio. This filing demonstrates that if the current trends continue, and nationwide earned premiums are restated to the historical Pennsylvania rate level, the actual lifetime loss ratio will be 142%

The proposed effective date is as soon as possible following approval and fulfillment of all statutory and contractual requirements.

While a larger rate increase can be justified at this time, the company is currently not seeking a higher increase. Instead the company will continue to monitor emerging experience and will determine the need for an additional premium increase as experience emerges.

14. RATE INCREASE HISTORY

There have been two prior rate increases on these policy forms in Pennsylvania as noted in the table below:

| Approved Rate Increase | Approval Date |
|------------------------|---------------|
| 29.9% | 10/7/2010 |
| 25% | 1/18/2018 |

The experience and projections in Exhibits A and B reflect all approved rate increases filed by Pennsylvania, on a nationwide basis.

Actuarial Memorandum Policy Form Series LTC-100

15. ANNUALIZED PREMIUM

The number of policies inforce and average annualized premium in Pennsylvania and nationwide as of December 31, 2019 is shown in the table below:

| | Policies Inforce | Average Annualized Premium* | Average Annualized Premium with Requested 50% Increase* |
|--------------|------------------|-----------------------------------|---|
| Pennsylvania | 53 | \$2,316 | \$3,475 |
| Nationwide | 1,107 | \$2,874 | \$4,311 |

^{*}Based on premium paying policyholders.

16. MINIMUM REQUIRED LIFETIME LOSS RATIO

The minimum required lifetime loss ratio for these forms is 60%.

17. ASSUMPTIONS

Interest

The effective annual rate of interest assumed for accumulating historical experience and for discounting projected future experience is 4.0%.

Mortality

Best estimate mortality assumptions for active lives are based on the 2012 Individual Annuity Mortality (IAM) table with selection factors developed from the selection patterns in the 2001 CSO table. To determine the expected active mortality rate, the base mortality rate from the 2012 IAM table is multiplied by an adjustment factor equal to: the select mortality rate from the CSO table using the policy's issue age and duration divided by the ultimate CSO mortality rate for the same attained age. No mortality improvement was assumed.

Disabled life mortality assumptions are based on a percentage of claim terminations.

Voluntary Lapse Rates

Best estimate voluntary lapse rates are derived from a total termination study based on actual experience and are shown in the following table:

| | Marital Status at Issue | | | | | | |
|----------------|-------------------------|--------|--|--|--|--|--|
| | Married | Single | | | | | |
| All Issue Ages | 0.50% | 0.85% | | | | | |

Actuarial Memorandum Policy Form Series LTC-100

Morbidity

Morbidity assumptions are based on company experience and other long term care industry experience from General Re Life Corporation, the reinsurer for this business. Morbidity assumptions are composed of three main components: claim incidence, utilization and claim continuance. Claim incidence rates measure the likelihood of a claim for an LTC policyholder. Utilization rates measure the proportion of contractually available benefits that a policyholder uses while on claim, once eligibility requirements have been met. Claim continuance refers to the length of time that a policyholder stays on claim once benefit eligibility requirements have been met. Claim incidence, utilization, and claim continuance assumptions are used to estimate claim costs. Morbidity assumptions do not include morbidity improvement.

18. LIFETIME LOSS RATIO

Exhibit A includes calendar year historical experience through December 31, 2019 as well as projected future experience for sixty years both with and without the requested rate increase. The historical incurred claims reflect claim payment run off through December 31, 2019.

The historical and projected future experience is based on nationwide experience for policy form LTC-100, and a similar policy form LTC-120 which was issued during the same time period. Nationwide earned premiums are restated to the historical and projected Pennsylvania rate levels.

A summary of the historical, future and lifetime loss ratios with the requested 50% increase is shown in the table below:

| Lifetime Experience the 50% Requested Increase | | | | | | | | | |
|--|----------------------|-------------|------------|--|--|--|--|--|--|
| | | | | | | | | | |
| | Historical/Projected | Incurred | | | | | | | |
| Basis | PA Rate Levels | Claims | Loss Ratio | | | | | | |
| Accumulated Past | 60,985,007 | 31,812,307 | 52.2% | | | | | | |
| Discounted Future | 19,612,885 | 74,483,561 | 379.8% | | | | | | |
| Lifetime | 80,597,893 | 106,295,867 | 131.9% | | | | | | |

The above demonstrates that both the anticipated future loss ratio and the lifetime anticipated loss ratio are in compliance with the minimum loss ratio requirements after implementation of the rate increases.

19. RATE STABALIZATION DEMONSTRATION

The table below provides a demonstration that the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

- 1. Accumulated value of the initial earned premium times 58%,
- 2. 85% if the accumulated value of prior premium rate schedule increases,
- 3. Present value of future projected initial earned premium times 58%, and

Actuarial Memorandum Policy Form Series LTC-100

4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The present and accumulated values in the demonstration are determined at the maximum valuation interest rate for contract reserves applicable to the year of issue, which is 4.5%.

| Rate Stabilization Loss Ratio Demonstration | | | | | | | | | | |
|---|------------|---|-----|---|-------------|--|--|--|--|--|
| 1. Accumulated value of initial earned 59,911,279 x 58% = 34,748,54 | | | | | | | | | | |
| premium | | | | | | | | | | |
| 2a. Accumulated value of earned premium | 64,388,534 | | | | | | | | | |
| 2b. Accumulated value of prior premium rate schedule increases (2a – 1) | 4,477,255 | Х | 85% | = | 3,805,667 | | | | | |
| Present value of future projected initial earned premium | 8,363,728 | х | 58% | = | 4,850,962 | | | | | |
| 4a. Present value of future projected premium | 19,030,776 | | | | | | | | | |
| 4b. Present value of future projected premium in excess of the projected initial earned premiums (4a-3) | 10,667,049 | X | 85% | = | 9,066,991 | | | | | |
| 5. Lifetime Earned Premium Times Prescribed Factor: (1+2b+3+4b) | | | | | 52,472,162 | | | | | |
| 6a. Accumulated value of incurred claims without the inclusion of active life reserves | 32,873,348 | | | | | | | | | |
| 6b. Present value of future projected incurred claims without the inclusion of active life reserves | 70,497,159 | | | | | | | | | |
| 7. Lifetime Incurred Claims with Rate Increase: (6a+6b) | | | | | 103,370,507 | | | | | |
| 8. Test: 7 is not less than 5 | | | | | TRUE | | | | | |

An increase larger than requested is necessary to certify that the rate schedule is sufficient to cover anticipated costs under moderately adverse experience, and that the premium rate schedule is reasonably expected to be sustainable over the life of the form with no future premium increases.

The majority of policyholders covered by this policy form series were issued before the effective date of rate stabilization regulations. The company is asking for a 50% increase now in the event an additional increase is not necessary. As a result, all policyholders will be treated consistently and fairly.

Actuarial Memorandum Policy Form Series LTC-100

20. ACTUARIAL CERTIFICATION

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No.8.

I have relied on insured and projection information provided by General Re Life Corporation, the reinsurer for this business. I have not audited or independently verified the data provided, but have reviewed it for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania and the rules of the Department of Insurance. Policy design, underwriting and claims adjudication practices have been taken into consideration. In my opinion the rates are not excessive or unfairly discriminatory. The company will continue to monitor experience and reserves the right to take additional rate action if necessary.

Respectfully submitted,

Lynn Manchester, FSA, MAAA Principal Consulting Actuary

LTCG

Attachments:

Exhibit A – Lifetime Experience Without and With Requested Rate Increase (Nationwide)

Exhibit B – Lifetime Experience Without and With Requested Rate Increase (Pennsylvania)

Exhibit C – Rate Increase History and Status of Filings

Proposed Rate Sheets

Exhibit A Cincinnati Life Insurance Company Form Number(s): LTC-100<C-120 All Benefit Periods Data as of December 31, 2019 Nationwide Experience at Pennsylvania Rate Level

| Data as of December 51, 2015 | |
|--|----------|
| Nationwide Experience at Pennsylvania Ra | te Level |

| | | | | Wit | h Approved Rat | e Increases | | | | | With Prono | sed 50% Rate In | crease | |
|---------------------|----------------|------------------------|--------------------|------------------------|--------------------|---------------------|----------------|-----------------|------------------------|------------------|------------------------|------------------------|------------------|----------------|
| Ex | oposure — | Original | Rate Increase | PA Rate Level | п Арргочец кас | Disabled | | Active Life | Incurred | Loss | Earned | Incurred | Loss | 4.0% |
| Year | <u>Years</u> | Earned Prem | <u>Premium</u> | Earned Premium | Paid Claims | <u>Life Reserve</u> | <u>IBNR</u> | Reserves | Claims | Ratio | <u>Premium</u> | Claims | Ratio | Discou |
| 1999 | 10 | 18,239 | 0 | 18,239 | 0 | 0 | 0 | 0 | 0 | 0% | 18,239 | 0 | 0% | 2.234 |
| 2000 2001 | 278 757 | 483,684 1,314,996 | 0 | 483,684 1,314,996 | 0 | 0 | 0 | 0 | 0 | 0% 0% | 483,684 1,314,996 | 0 | 0% 0% | 2.148 |
| 2001 | 1,124 | 1,956,381 | 0 | 1,956,381 | 381,142 | 0 | 0 | 0 | 381,142 | 19% | 1,956,381 | 381,142 | 19% | 1.986 |
| 2003 | 1,476 | 2,537,449 | 0 | 2,537,449 | 441,105 | 0 | 0 | 0 | 441,105 | 17% | 2,537,449 | 441,105 | 17% | 1.910 |
| 2004 | 1,670 | 2,806,072 | 0 | 2,806,072 | 310,411 | 0 | 0 | 0 | 310,411 | 11% | 2,806,072 | 310,411 | 11% | 1.836 |
| 2005 | 1,629 | 2,735,946 | 0 | 2,735,946 | 39,533 | 0 | 0 | 0 | 39,533 | 1% | 2,735,946 | 39,533 | 1% | 1.766 |
| 2006 | 1,598 | 2,693,544 | 0 | 2,693,544 | 1,555,953 | 0 | 0 | 0 | 1,555,953 | 58% | 2,693,544 | 1,555,953 | 58% | 1.698 |
| 2007 | 1,521 | 2,448,234 | 0 | 2,448,234 | 375,938 | 0 | 0 | 0 | 375,938 | 15% | 2,448,234 | 375,938 | 15% | 1.632 |
| 2008 | 1,475 | 2,338,757 | 0 | 2,338,757 | 894,220 | 0 | 0 | 0 | 894,220 | 38% | 2,338,757 2,261,241 | 894,220 | 38% | 1.569 |
| 2009 2010 | 1,431 1,397 | 2,261,241 2,192,909 | 0 | 2,261,241 2,192,909 | 613,343 643,496 | 151,190 0 | 0 | 0 | 764,533 643,496 | 34% 29% | 2,261,241 | 764,533 643,496 | 34% 29% | 1.509 1.451 |
| 2010 | 1,368 | 1,796,092 | 268,516 | 2,064,608 | 1,891,875 | 207,905 | 0 | 0 | 2,099,779 | 102% | 2,064,608 | 2,099,779 | 102% | 1.395 |
| 2012 | 1,326 | 1,563,875 | 467,599 | 2,031,474 | 1,995,541 | 681,436 | 0 | 0 | 2,676,977 | 132% | 2,031,474 | 2,676,977 | 132% | 1.3420 |
| 2013 | 1,286 | 1,412,074 | 422,210 | 1,834,284 | 1,276,977 | 148,038 | 0 | 0 | 1,425,015 | 78% | 1,834,284 | 1,425,015 | 78% | 1.290 |
| 2014 | 1,252 | 1,412,362 | 422,296 | 1,834,658 | 814,449 | 0 | 0 | 0 | 814,449 | 44% | 1,834,658 | 814,449 | 44% | 1.240 |
| 2015 | 1,220 | 1,393,609 | 416,689 | 1,810,298 | 1,332,814 | 255,080 | 0 | 0 | 1,587,894 | 88% | 1,810,298 | 1,587,894 | 88% | 1.193 |
| 2016 | 1,192 | 1,327,340 | 396,875 | 1,724,215 | 916,209 | 804,050 | 0 | 0 | 1,720,259 | 100% | 1,724,215 | 1,720,259 | 100% | 1.147 |
| 2017 | 1,155 | 1,279,275 | 382,503 | 1,661,778 | 1,150,143 | 1,284,603 | 0 | 0 | 2,434,745 | 147% | 1,661,778 | 2,434,745 | 147% | 1.1030 |
| 2018 2019 | 1,126 1,096 | 1,204,650 1,173,891 | 360,190 541,604 | 1,564,841 1,715,495 | 725,310 220,686 | 2,497,093 | 0 1,133,263 | 0 30,562,200 | 3,222,403 3,413,766 | 206% 199% | 1,564,841 1,715,495 | 3,222,403 3,413,766 | 206% 199% | 1.060 |
| 2020 | 1,069 | 1,169,719 | 729,612 | 1,899,331 | 220,686 | 2,059,610 | 1,155,205 | 30,362,200 | 3,141,426 | 165% | 1,899,331 | 3,141,426 | 165% | 0.980 |
| 2020 | 1,003 | 1,081,930 | 674,854 | 1,756,784 | | | | | 3,422,042 | 195% | 2,195,981 | 3,422,042 | 156% | 0.9429 |
| 2021 | 973 | 996,705 | 621,695 | 1,618,400 | | | | | 3,713,573 | 229% | 2,427,600 | 3,713,573 | 153% | 0.906 |
| 2023 | 920 | 915,173 | 570,839 | 1,486,012 | | | | | 3,988,807 | 268% | 2,229,018 | 3,988,807 | 179% | 0.871 |
| 2024 | 867 | 840,280 | 524,125 | 1,364,404 | | | | | 4,247,638 | 311% | 2,046,606 | 4,247,638 | 208% | 0.838 |
| 2025 | 814 | 767,317 | 478,614 | 1,245,931 | | | | | 4,474,894 | 359% | 1,868,897 | 4,474,894 | 239% | 0.806 |
| 2026 | 761 | 696,687 | 434,559 | 1,131,246 | | | | | 4,707,530 | 416% | 1,696,869 | 4,707,530 | 277% | 0.775 |
| 027 | 706 | 628,762 | 392,190 | 1,020,952 | | | | | 4,928,809 | 483% | 1,531,428 | 4,928,809 | 322% | 0.745 |
| 028 | 653 | 563,906 | 351,737 | 915,643 | | | | | 5,127,217 | 560% | 1,373,465 | 5,127,217 | 373% | 0.716 |
| 1029 1030 | 601 550 | 502,494 445,000 | 313,431 277,569 | 815,925 722,569 | | | | | 5,287,732 5,396,420 | 648% 747% | 1,223,888 1,083,853 | 5,287,732 5,396,420 | 432% 498% | 0.688 0.662 |
| 1030 | 501 | 391,608 | 244,265 | 635,873 | | | | | 5,466,098 | 860% | 953,810 | 5,466,098 | 573% | 0.637 |
| 2032 | 453 | 342,362 | 213,548 | 555,910 | | | | | 5,476,217 | 985% | 833,864 | 5,476,217 | 657% | 0.612 |
| 033 | 408 | 297,224 | 185,393 | 482,617 | | | | | 5,442,323 | 1128% | 723,926 | 5,442,323 | 752% | 0.588 |
| 2034 | 365 | 256,171 | 159,787 | 415,958 | | | | | 5,341,415 | 1284% | 623,937 | 5,341,415 | 856% | 0.566 |
| .035 | 324 | 219,262 | 136,765 | 356,027 | | | | | 5,174,783 | 1453% | 534,040 | 5,174,783 | 969% | 0.544 |
| .036 | 286 | 186,359 | 116,242 | 302,601 | | | | | 4,972,126 | 1643% | 453,901 | 4,972,126 | 1095% | 0.523 |
| 2037 | 251 | 157,220 | 98,066 | 255,286 | | | | | 4,741,843 | 1857% | 382,930 | 4,741,843 | 1238% | 0.503 |
| 2038 | 219 | 131,556 | 82,058 | 213,615 | | | | | 4,510,248 | 2111% | 320,422 | 4,510,248 | 1408% | 0.484 |
| 2039 | 189 | 109,084 | 68,041 | 177,125 | | | | | 4,250,052 | 2399% | 265,687 | 4,250,052 | 1600% | 0.465 |
| 1040 1041 | 162 138 | 89,628 73,003 | 55,906 45,535 | 145,534 118,538 | | | | | 3,956,652 3,627,110 | 2719% 3060% | 218,301 177,807 | 3,956,652 3,627,110 | 1812% 2040% | 0.447 0.430 |
| 2042 | 116 | 58,956 | 36,774 | 95,730 | | | | | 3,261,411 | 3407% | 143,594 | 3,261,411 | 2271% | 0.413 |
| 2043 | 97 | 47,243 | 29,468 | 76,711 | | | | | 2,896,562 | 3776% | 115,067 | 2,896,562 | 2517% | 0.397 |
| 2044 | 80 | 37,551 | 23,423 | 60,974 | | | | | 2,536,816 | 4160% | 91,461 | 2,536,816 | 2774% | 0.382 |
| 2045 | 66 | 29,630 | 18,482 | 48,112 | | | | | 2,202,957 | 4579% | 72,167 | 2,202,957 | 3053% | 0.367 |
| 2046 | 54 | 23,204 | 14,473 | 37,677 | | | | | 1,897,603 | 5036% | 56,516 | 1,897,603 | 3358% | 0.353 |
| 2047 | 44 | 18,020 | 11,240 | 29,259 | | | | | 1,625,026 | 5554% | 43,889 | 1,625,026 | 3703% | 0.340 |
| 048 | 35 | 13,879 | 8,657 | 22,536 | | | | | 1,385,689 | 6149% | 33,804 | 1,385,689 | 4099% | 0.327 |
| 049 050 | 28 22 | 10,584 | 6,602 4,986 | 17,186 12,979 | | | | | 1,169,459 983,100 | 6805% 7575% | 25,779 19,468 | 1,169,459 | 4536% 5050% | 0.314 0.302 |
| 2051 | 17 | 7,993 5,970 | 3,724 | 9,694 | | | | | 818,022 | 8438% | 14,542 | 983,100 818,022 | 5625% | 0.302 |
| 052 | 14 | 4,411 | 2,751 | 7,162 | | | | | 667,325 | 9317% | 10,743 | 667,325 | 6212% | 0.279 |
| 1053 | 11 | 3,229 | 2,014 | 5,243 | | | | | 533,031 | 10166% | 7,865 | 533,031 | 6777% | 0.268 |
| 054 | 8 | 2,346 | 1,464 | 3,810 | | | | | 418,753 | 10991% | 5,715 | 418,753 | 7328% | 0.25 |
| 055 | 6 | 1,695 | 1,057 | 2,753 | | | | | | 11739% | 4,129 | 323,166 | 7826% | 0.24 |
| 056 | 5 | 1,220 | 761 | 1,981 | | | | | | 12540% | 2,971 | 248,370 | 8360% | 0.23 |
| 057 | 4 | 873 | 545 | 1,418 | | | | | | 13319% | 2,128 | 188,912 | 8879% | 0.229 |
| 058 | 3 | 622 | 388 | 1,010 | | | | | | 14125% | 1,515 | 142,645 | 9417% | 0.220 |
| 059 nen | 2 2 | 439 | 274 190 | 713 | | | | | | 15329% | 1,069 744 | 109,287 | 10220% | 0.21 |
| 060 061 | 1 | 305 210 | 190 | 496 340 | | | | | | 16218% 17093% | 744 511 | 80,420 58,196 | 10812% 11395% | 0.20 |
| 062 | 1 | 142 | 88 | 230 | | | | | | 17770% | 345 | 40,892 | 11847% | 0.18 |
| 063 | 1 | 94 | 59 | 153 | | | | | | 18462% | 230 | 28,250 | 12308% | 0.18 |
| 064 | 0 | 61 | 38 | 100 | | | | | | 19183% | 150 | 19,137 | 12789% | 0.17 |
| 065 | 0 | 39 | 24 | 63 | | | | | 12,734 | | 95 | 12,734 | 13378% | 0.16 |
| 066 | 0 | 24 | 15 | 39 | | | | | 8,261 | | 59 | 8,261 | 13962% | 0.16 |
| 067 | 0 | 15 | 9 | 24 | | | | | | 21934% | 36 | 5,228 | 14623% | 0.15 |
| 068 | 0 | 9 | 5 | 14 | | | | | 3,236 | 22849% | 21 | 3,236 | 15232% | 0.14 |
| 069 | 0 | 5 | 3 | 8 | | | | | 1,953 | 23697% | 12 | 1,953 | 15798% | 0.14 |
| 070 | 0 | 3 | 2 | 5 | | | | | 1,147 | 24491% | 7 | 1,147 | 16327% | 0.13 |
| 071 | 0 | 2 | 1 | 3 | | | | | 648 | | 4 | 648 | 16492% 16474% | 0.13 |
| 072 | 0 | 1 | 1 | 1 | | | | | 352 | 24712% | 2 | 352 | | 0.12 |
| 073 074 | 0 | 0 | 0 | 1 | | | | | 185 93 | 24650% 24502% | 1 | 185 93 | 16433% 16335% | 0.12 |
| 075 | 0 | 0 | 0 | 0 | | | | | | 23849% | 0 | 45 | 15899% | 0.11 |
| 076 | 0 | 0 | 0 | 0 | | | | | 21 | 22002% | 0 | 21 | 14668% | 0.11 |
| 077 | 0 | 0 | 0 | 0 | | | | | | 17573% | 0 | 8 | 11715% | 0.10 |
| 078 | 0 | 0 | 0 | 0 | | | | | 3 | 13802% | 0 | 3 | 9201% | 0.10 |
| 079 | 0 | 0 | 0 | 0 | | | | | 1 | 7629% | 0 | 1 | 5086% | 0.09 |
| | | | | | | | | | | | | | | |
| mulated Past | | 56,605,313 | 4,379,694 | 60,985,007 | 21,640,063 | 9,016,537 | 1,155,706 | 31,167,451 | | 52% | 60,985,007 | 31,812,307 | 52% | |
| | | 8,604,860 | 5,367,281 | 13,972,142 | | | | | 74,483,561 | 533% | 19,612,885 | 74,483,561 | 380% | |
| ounted Future me | = | 65,210,173 | 9,746,976 | 74,957,149 | | | | | 106,295,867 | 142% | 80,597,893 | 106,295,867 | 132% | |

Exhibit B Cincinnati Life Insurance Company Form Number(s): LTC-1008LTC-120 All Benefit Periods Data as of December 31, 2019 State Pennsylvania experience at Pennsylvania Rate Level

| | _ | | | Wi | th Approved Ra | te Increases | | | | | With Proposi | ed 50% Rate In | crease | |
|---------------------|------------|--------------------|------------------|--------------------|------------------|-------------------|-------------|---------------|--------------------|------------------|--------------------|--------------------|------------------|--------------------|
| | Exposure | Original | Rate Increase | PA Rate Level | Paid Claims | Disabled | | Active Life | Incurred | Loss | Earned | Incurred | Loss | 4.0% |
| <u>Year</u> 1999 | Years 0 | Earned Prem | Premium 0 | Earned Premium | Paid Claims 0 | Life Reserve 0 | IBNR 0 | Reserves 0 | Claims | Ratio 0% | Premium 0 | Claims | Ratio 0% | Discount 2 2345 |
| 2000 | 2 | 6,367 | 0 | 6,367 | 0 | 0 | 0 | 0 | 0 | 0% | 6.367 | 0 | 0% | 2.1486 |
| 2001 | 26 | 46,736 | ō | 46,736 | ō | 0 | 0 | 0 | 0 | 0% | 46,736 | 0 | 0% | 2.0659 |
| 2002 | 42 | 72,400 | 0 | 72,400 | 0 | 0 | 0 | 0 | 0 | 0% | 72,400 | 0 | 0% | 1.9865 |
| 2003 | 64 | 109,643 | 0 | 109,643 | 0 | 0 | 0 | 0 | 0 | 0% | 109,643 | 0 | 0% | 1.9101 |
| 2004 | 70 70 | 117,157 115.811 | 0 | 117,157 115.811 | 39 533 | 0 | 0 | 0 | 0 39.533 | 0% 34% | 117,157 115.811 | 0 39.533 | 0% 34% | 1.8366 1.7660 |
| 2005 | 69 | 110,740 | 0 | 110,740 | 204.178 | 0 | 0 | 0 | 204,178 | 184% | 110,740 | 204.178 | 184% | 1.6980 |
| 2007 | 68 | 103,141 | 0 | 103.141 | 56,971 | 0 | 0 | 0 | 56,971 | 55% | 103.141 | 56,971 | 55% | 1.6327 |
| 2008 | 67 | 99,892 | 0 | 99,892 | 41,911 | 0 | 0 | 0 | 41,911 | 42% | 99,892 | 41,911 | 42% | 1.5699 |
| 2009 | 66 | 98,094 | 0 | 98,094 | 0 | 0 | 0 | 0 | 0 | 0% | 98,094 | 0 | 0% | 1.5096 |
| 2010 | 65 | 98,044 | 12 381 | 98,044 | 0 | 0 | 0 | 0 | 0 | 0% | 98,044 | 0 | 0% | 1.4515 |
| 2011 2012 | 65 64 | 82,819 77,447 | 12,381 23,157 | 95,200 100.604 | 0 343,108 | 0 241.922 | 0 | 0 | 585.030 | 0% 582% | 95,200 100.604 | 585,030 | 0% 582% | 1.3957 |
| 2012 | 62 | 78,183 | 23,377 | 101,560 | 163,327 | 241,922 | 0 | 0 | 163,327 | 161% | 101,560 | 163,327 | 161% | 1.3420 |
| 2014 | 60 | 81,188 | 24,275 | 105,464 | 5,313 | 0 | 0 | 0 | 5,313 | 5% | 105,464 | 5,313 | 5% | 1.2407 |
| 2015 | 59 | 82,288 | 24,604 | 106,892 | 125,353 | 0 | 0 | 0 | 125,353 | 117% | 106,892 | 125,353 | 117% | 1.1930 |
| 2016 | 57 | 76,935 | 23,004 | 99,939 | 0 | 0 | 0 | 0 | 0 | 0% | 99,939 | 0 | 0% | 1.1471 |
| 2017 2018 | 55 54 | 73,744 71,532 | 22,049 21,388 | 95,793 92,920 | 4,494 0 | 0 | 0 | 0 | 4,494 0 | 5% 0% | 95,793 92,920 | 4,494 0 | 5% 0% | 1.1030 1.0606 |
| 2018 | 54 54 | 71,532 | 21,388 32,686 | 103,532 | 33,600 | 0 | 0 49,498 | 1.806.337 | 83,098 | 80% | 103,532 | 83,098 | 80% | 1.0606 |
| 2020 | 51 | 69,479 | 43,338 | 112,817 | 33,000 | | 45,450 | 1,000,337 | 169,269 | 150% | 112,817 | 169,269 | 150% | 0.9806 |
| 2021 | 49 | 65,166 | 40,647 | 105,814 | | | | | 190,060 | 180% | 132,267 | 190,060 | 144% | 0.9429 |
| 2022 | 47 | 60,766 | 37,903 | 98,669 | | | | | 211,732 | 215% | 148,004 | 211,732 | 143% | 0.9066 |
| 2023 | 44 | 56,280 | 35,104 | 91,384 | | | | | 230,965 | 253% | 137,076 | 230,965 | 168% | 0.8717 |
| 2024 2025 | 42 39 | 51,758 47,263 | 32,284 29,480 | 84,042 76,744 | | | | | 248,474 263,859 | 296% 344% | 126,062 115,115 | 248,474 263,859 | 197% 229% | 0.8382 |
| 2025 | 39 | 47,263 | 26,719 | 69,555 | | | | | 279,040 | 401% | 104,332 | 279,040 | 267% | 0.8060 |
| 2027 | 34 | 38,529 | 24,033 | 62,562 | | | | | 294,551 | 471% | 93,843 | 294,551 | 314% | 0.7452 |
| 2028 | 31 | 34,366 | 21,436 | 55,802 | | | | | 307,278 | 551% | 83,703 | 307,278 | 367% | 0.7165 |
| 2029 | 28 | 30,404 | 18,964 | 49,368 | | | | | 316,260 | 641% | 74,053 | 316,260 | 427% | 0.6889 |
| 2030 2031 | 26 23 | 26,701 23,284 | 16,655 14,523 | 43,356 37,808 | | | | | 319,426 322,427 | 737% 853% | 65,034 56,711 | 319,426 322,427 | 491% 569% | 0.6624 |
| 2031 | 23 | 23,284 | 14,523 | 37,808 | | | | | 323,229 | 988% | 49.093 | 323,229 | 658% | 0.6125 |
| 2033 | 18 | 17,297 | 10,789 | 28,087 | | | | | 322,366 | 1148% | 42,130 | 322,366 | 765% | 0.5889 |
| 2034 | 16 | 14,711 | 9,176 | 23,887 | | | | | 317,734 | 1330% | 35,830 | 317,734 | 887% | 0.5663 |
| 2035 | 14 | 12,410 | 7,741 | 20,150 | | | | | 307,151 | 1524% | 30,225 | 307,151 | 1016% | 0.5445 |
| 2036 2037 | 12 10 | 10,384 8.619 | 6,477 5.376 | 16,862 13.994 | | | | | 293,614 | 1741% 1993% | 25,292 20.992 | 293,614 | 1161% 1329% | 0.5235 0.5034 |
| 2037 | 10 | 7.080 | 5,376 4.416 | 13,994 | | | | | 278,901 265.249 | 1993% 2307% | 20,992 17.245 | 278,901 265,249 | 1538% | 0.5034 |
| 2039 | 8 | 5,746 | 3,584 | 9,331 | | | | | 251,157 | 2692% | 13.996 | 251,157 | 1794% | 0.4654 |
| 2040 | 6 | 4,604 | 2,871 | 7,475 | | | | | 232,640 | 3112% | 11,212 | 232,640 | 2075% | 0.4475 |
| 2041 | 5 | 3,642 | 2,272 | 5,914 | | | | | 210,626 | 3561% | 8,872 | 210,626 | 2374% | 0.4303 |
| 2042 | 4 | 2,842 | 1,773 | 4,615 | | | | | 185,021 | 4009% | 6,923 | 185,021 | 2672% | 0.4138 |
| 2043 2044 | 4 | 2,186 1,653 | 1,363 1,031 | 3,549 2,685 | | | | | 158,856 135,993 | 4476% 5066% | 5,323 4,027 | 158,856 135,993 | 2984% 3377% | 0.3978 0.3825 |
| 2045 | 2 | 1,222 | 762 | 1.984 | | | | | 114.488 | 5769% | 2.977 | 114,488 | 3846% | 0.3678 |
| 2046 | 2 | 883 | 551 | 1,434 | | | | | 92,065 | 6420% | 2,151 | 92,065 | 4280% | 0.3537 |
| 2047 | 1 | 624 | 389 | 1,013 | | | | | 71,302 | 7036% | 1,520 | 71,302 | 4690% | 0.3401 |
| 2048 | 1 | 432 | 269 | 701 | | | | | 53,559 | 7637% | 1,052 | 53,559 | 5091% | 0.3270 |
| 2049 2050 | 1 | 293 194 | 183 121 | 475 315 | | | | | 39,141 28,099 | 8233% 8923% | 713 472 | 39,141 28,099 | 5489% 5949% | 0.3144 0.3023 |
| 2050 | 0 | 194 | 78 | 202 | | | | | 19.814 | 9801% | 303 | 19.814 | 6534% | 0.3023 |
| 2052 | 0 | 77 | 48 | 126 | | | | | 13,365 | 10645% | 188 | 13,365 | 7097% | 0.2795 |
| 2053 | 0 | 47 | 29 | 76 | | | | | 8,649 | 11398% | 114 | 8,649 | 7599% | 0.2688 |
| 2054 | 0 | 28 | 17 | 45 | | | | | 5,458 | 12186% | 67 | 5,458 | 8124% | 0.2584 |
| 2055 | 0 | 16 9 | 10 | 26 | | | | | 3,351 | 12985% | 39 22 | 3,351 | 8657% 9239% | 0.2485 |
| 2056 2057 | 0 | 9 5 | 6 | 14 8 | | | | | 1,995 1.147 | 13859% 14749% | 22 12 | 1,995 1.147 | 9239% 9832% | 0.2389 |
| 2058 | 0 | 3 | 2 | 4 | | | | | 636 | 15599% | 6 | 636 | 10399% | 0.2209 |
| 2059 | 0 | 1 | 1 | 2 | | | | | 339 | 16343% | 3 | 339 | 10895% | 0.2124 |
| 2060 | 0 | 1 | 0 | 1 | | | | | 173 | 16856% | 2 | 173 | 11237% | 0.2042 |
| 2061 2062 | 0 | 0 | 0 | 0 | | | | | 84 38 | 16976% | 1 0 | 84 | 11318% 10914% | 0.1964 0.1888 |
| 2062 | 0 | 0 | 0 | 0 | | | | | 38 17 | 16371% 15136% | 0 | 38 17 | 10914% | 0.1888 |
| 2064 | 0 | 0 | 0 | 0 | | | | | 7 | 12646% | 0 | 7 | 8431% | 0.1746 |
| 2065 | 0 | 0 | 0 | 0 | | | | | 1 | 2979% | 0 | 1 | 1986% | 0.1679 |
| 2066 | 0 | 0 | 0 | 0 | | | | | 0 | 0% | 0 | 0 | 0% | 0.1614 |
| 2067 2068 | 0 | 0 | 0 | 0 | | | | | 0 | 0% | 0 | 0 | 0% | 0.1552 0.1492 |
| 2068 | 0 | 0 | 0 | 0 | | | | | 0 | 0% | 0 | 0 | 0% | 0.1492 |
| 2070 | 0 | 0 | 0 | 0 | | | | | 0 | 0% | 0 | 0 | 0% | 0.1433 |
| 2071 | 0 | 0 | 0 | 0 | | | | | 0 | 0% | 0 | 0 | 0% | 0.1327 |
| 2072 | 0 | 0 | 0 | 0 | | | | | 0 | 0% | 0 | 0 | 0% | 0.1276 |
| 2073 | 0 | 0 | 0 | 0 | | | | | 0 | 0% | 0 | 0 | 0% | 0.1227 |
| 2074 2075 | 0 | 0 | 0 | 0 | | | | | 0 | 0% | 0 | 0 | 0% 0% | 0.1179 0.1134 |
| 2075 | 0 | 0 | 0 | 0 | | | | | 0 | 21040% | 0 | 0 | 14027% | 0.1134 |
| 2077 | 0 | 0 | 0 | 0 | | | | | 0 | 0% | 0 | 0 | 0% | 0.1049 |
| 2078 | 0 | 0 | 0 | 0 | | | | | 0 | 0% | 0 | 0 | 0% | 0.1008 |
| 2079 | 0 | 0 | 0 | 0 | | | | | 0 | 0% | 0 | 0 | 0% | 0.0969 |
| Accumulated I | Pact | 2,523,856 | 244,721 | 2,768,577 | 1,441,903 | 324.658 | 50,479 | 1,842,109 | 1,817,039 | 66% | 2,768,577 | 1,817,039 | 66% | |
| Discounted Fu | | 516,350 | 322,073 | 838,424 | 1,441,503 | 324,038 | 30,479 | 2,042,109 | 4,263,393 | 509% | 1,177,380 | 4,263,393 | 362% | |
| Lifetime | _ | 3,040,206 | 566,795 | 3,607,001 | | | | | 6,080,433 | 169% | 3,945,958 | 6,080,433 | 154% | |
| | | | | | | | | | | | | | | |

Exhibit C
The Cincinnati Life Insurance Company
LTC-100 and LTC-120 Rate Increase History by State

| | State Info | | Round 1 | | | Round 2 | | | Round 3 | | | Round 4 | |
|-------|--------------------------------|-----------|----------|---------------|-----------|----------|---------------|-----------|----------|---------------|-----------|----------|---------------|
| State | 2019 Annual Premium Inforce | Requested | Approved | Approval Date |
| AL | 30,652 | | | | 120% | 120% | 1/27/2011 | | | | | | |
| FL | 75,801 | | | | | | | | | | | | |
| GA | 313,819 | 25% | 15% | 7/12/2006 | 120% | 15% | 10/26/2010 | 91% | 12% | 5/25/2012 | 63% | 15% | 10/30/2017 |
| IA | 54,982 | | | | 120% | 25% | 1/24/2011 | 76% | 25% | 7/23/2012 | | | |
| IL | 211,748 | 25% | 25% | 10/16/2006 | 120% | 120% | 5/31/2011 | | | | 63% | 63% | 10/4/2018 |
| IN | 44,479 | | | | | | | | | | | | |
| KS | 14,397 | | | | | | | | | | | | |
| KY | 144,407 | 25% | 25% | 7/27/2006 | 120% | 30% | 9/8/2010 | 70% | 20% | 5/31/2012 | 63% | 20% | 12/19/2017 |
| MD | 9,175 | | | | | | | | | | | | |
| MI | 160,323 | 25% | 25% | 5/22/2006 | 120% | 48% | 1/14/2011 | 49% | 49% | 3/14/2012 | 63% | 63% | 11/16/2017 |
| MN | 21,844 | | | | | | | | | | | | |
| MO | 28,674 | | | | | | | | | | | | |
| NC | 146,797 | 25% | 17% | 8/30/2006 | 120% | 25% | 5/24/2011 | | | | 63% | 20% | 12/21/2018 |
| NE | 1,302 | | | | | | | | | | | | |
| OH | 935,764 | 25% | 25% | 6/21/2006 | 120% | 108% | 4/25/2011 | | | | 63% | 15% | 2/2/2018 |
| PA | 122,767 | | | | 120% | 30% | 10/7/2010 | | | | 63% | 25% | 1/18/2018 |
| SC | 71,902 | 25% | 25% | 9/20/2006 | 120% | 20% | 1/5/2011 | 83% | 20% | 11/21/2012 | | | |
| TN | 59,920 | 25% | 25% | 7/26/2006 | 120% | 69% | 8/6/2010 | | | | | | |
| VA | 26,306 | | | | | | | | | | | | |
| WI | 191,235 | | | | 120% | 40% | 2/9/2011 | 57% | 57% | 6/17/2012 | 63% | 63% | 12/19/2017 |
| WV | 9,168 | | | | | | | | | | | | |

Proposed Rates for Policy Form Series LTC-100 Annual Premium per \$10 of Daily Payment Maximum

730 x Daily Payment Maximum Plan

| | No Benefit Inc | reases | Equa Benefit Inc | | Compo | |
|-------|-------------------|---------|---------------------|---------|--------|---------|
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 18-24 | 58 | 54 | 80 | 75 | 117 | 105 |
| 25-29 | 63 | 56 | 85 | 80 | 124 | 114 |
| 30-34 | 71 | 61 | 95 | 85 | 136 | 122 |
| 35-39 | 75 | 66 | 102 | 93 | 146 | 131 |
| 40-44 | 80 | 73 | 112 | 100 | 158 | 141 |
| 45 | 80 | 73 | 112 | 100 | 158 | 141 |
| 46 | 80 | 75 | 114 | 102 | 161 | 144 |
| 47 | 83 | 75 | 117 | 105 | 163 | 146 |
| 48 | 83 | 75 | 119 | 107 | 166 | 151 |
| 49 | 85 | 78 | 119 | 107 | 166 | 151 |
| 50 | 85 | 78 | 122 | 112 | 170 | 153 |
| 51 | 85 | 78 | 124 | 114 | 170 | 153 |
| 52 | 88 | 80 | 127 | 117 | 175 | 158 |
| 53 | 93 | 83 | 136 | 124 | 180 | 163 |
| 54 | 95 | 85 | 144 | 131 | 190 | 170 |
| 55 | 102 | 93 | 153 | 139 | 195 | 178 |
| 56 | 105 | 95 | 161 | 146 | 202 | 183 |
| 57 | 114 | 100 | 175 | 158 | 217 | 195 |
| 58 | 122 | 107 | 185 | 170 | 231 | 209 |
| 59 | 134 | 119 | 197 | 178 | 243 | 219 |
| 60 | 144 | 131 | 214 | 192 | 261 | 236 |
| 61 | 156 | 141 | 226 | 205 | 280 | 256 |
| 62 | 173 | 156 | 243 | 219 | 297 | 270 |
| 63 | 183 | 168 | 263 | 236 | 317 | 290 |
| 64 | 195 | 178 | 285 | 256 | 334 | 304 |
| 65 | 207 | 190 | 304 | 273 | 358 | 324 |
| 66 | 224 | 207 | 329 | 297 | 377 | 343 |
| 67 | 243 | 222 | 353 | 319 | 409 | 373 |
| 68 | 270 | 246 | 387 | 348 | 446 | 404 |
| 69 | 299 | 273 | 426 | 385 | 487 | 441 |
| 70 | 336 | 307 | 463 | 421 | 531 | 477 |
| 71 | 373 | 343 | 509 | 460 | 582 | 528 |
| 72 | 419 | 382 | 562 | 511 | 640 | 577 |
| 73 | 465 | 426 | 623 | 567 | 701 | 636 |
| 74 | 516 | 470 | 694 | 628 | 769 | 701 |
| 75 | 575 | 519 | 769 | 696 | 840 | 767 |
| 76 | 636 | 575 | 847 | 769 | 923 | 842 |
| 77 | 709 | 640 | 930 | 845 | 1,001 | 916 |
| 78 | 779 | 706 | 1,008 | 916 | 1,079 | 986 |
| 79 | 855 | 777 | 1,088 | 989 | 1,157 | 1,052 |
| 80 | 937 | 857 | 1,171 | 1,066 | 1,239 | 1,125 |
| 81 | 1,028 | 942 | 1,264 | 1,149 | 1,329 | 1,205 |
| 82 | 1,130 | 1,040 | 1,371 | 1,247 | 1,432 | 1,295 |
| 83 | 1,244 | 1,142 | 1,490 | 1,359 | 1,544 | 1,395 |
| 84 | 1,373 | 1,261 | 1,634 | 1,488 | 1,675 | 1,519 |
| 85 | 1,497 | 1,376 | 1,782 | 1,619 | 1,829 | 1,653 |
| 86 | 1,634 | 1,500 | 1,943 | 1,765 | 1,992 | 1,802 |
| 87 | 1,782 | 1,636 | 2,118 | 1,924 | 2,172 | 1,963 |
| 88 | 1,943 | 1,785 | 2,311 | 2,096 | 2,367 | 2,140 |
| 89 | 2,118 | 1,945 | 2,518 | 2,286 | 2,579 | 2,333 |
| 90 | 2,311 | 2,121 | 2,742 | 2,493 | 2,810 | 2,542 |
| 91 | 2,518 | 2,313 | 2,990 | 2,717 | 3,065 | 2,771 |
| 92 | 2,742 | 2,520 | 3,260 | 2,963 | 3,341 | 3,022 |
| 93 | 2,990 | 2,747 | 3,552 | 3,229 | 3,640 | 3,294 |
| 94 | 3,260 | 2,992 | 3,871 | 3,518 | 3,966 | 3,589 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 8%

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Proposed Rates for Policy Form Series LTC-100 Annual Premium per \$10 of Daily Payment Maximum

1,095 x Daily Payment Maximum Plan

| | No Benefit Ind | reases | Equ Benefit Ind | | Compo Benefit Ind | |
|----------------|-------------------|------------|--------------------|------------|----------------------|------------|
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 18-24 | 73 | 66 | 105 | 97 | 151 | 139 |
| 25-29 | 78 | 73 | 114 | 105 | 161 | 151 |
| 30-34 | 83 | 78 | 122 | 114 | 175 | 161 |
| 35-39 | 88 | 83 | 134 | 122 | 190 | 175 |
| 40-44 | 97 | 88 | 144 | 134 | 202 | 190 |
| 45 | 97 | 88 | 144 | 134 | 202 | 190 |
| 46 | 107 | 93 | 146 | 136 | 205 | 192 |
| 47 | 112 | 95 | 151 | 139 | 212 | 195 |
| 48 | 112 | 95 | 151 | 139 | 214 | 197 |
| 49 | 112 | 95 | 153 | 141 | 217 | 200 |
| 50 | 114 | 97 | 156 | 144 | 217 | 200 |
| 51 | 117 | 100 | 158 | 146 | 219 | 202 |
| 52 | 119 | 100 | 163 | 153 | 224 | 209 |
| 53 | 122 | 102 | 173 | 158 | 231 | 214 |
| 54 | 127 | 107 | 183 | 170 | 239 | 219 |
| 55 | 134 | 114 | 195 | 178 | 251 | 226 |
| 56 | 141 | 122 | 205 | 190 | 261 | 239 |
| 57 | 153 | 131 | 219 | 202 | 275 | 253 |
| 58 | 163 | 139 | 236 | 217 | 292 | 263 |
| 59 | 178 | 151 | 253 | 231 | 312 | 282 |
| 60 | 192 | 163 | 270 | 246 | 334 | 302 |
| 61 | 205 | 178 | 292 | 263 | 358 | 324 |
| 62 | 222 | 190 | 314 | 285 | 377 | 343 |
| 63 | 239 | 207 | 334 | 307 | 404 | 368 |
| 64 | 256 | 219 | 360 | 329 | 426 | 387 |
| 65 | 273 | 234 | 382 | 351 | 453 | 414 |
| 66 | 295 | 251 | 414 | 380 | 480 | 438 |
| 67 | 321 | 275 | 448 | 411 | 516 | 470 |
| 68 | 355 | 304 | 492 | 450 | 562 | 514 |
| 69 | 397 | 338 | 541 | 494 | 616 | 565 |
| 70 | 441 | 380 | 594 | 545 | 677 | 618 |
| 71 | 494 | 424 | 660 | 604 | 745 | 682 |
| 72 | 555 | 477 | 730 | 667 | 821 | 752 |
| 73 | 618 | 531 | 808 | 738 | 901 | 828 |
| 73 74 75 | 692 772 | 592 660 | 891 984 | 816 898 | 991 1,091 | 911 998 |
| 76 | 857 | 730 | 1,081 | 989 | 1,188 | 1,091 |
| 77 | 952 | 816 | 1,191 | 1,088 | 1,303 | 1,193 |
| 78 | 1,049 | 896 | 1,295 | 1,188 | 1,407 | 1,290 |
| 79 | 1,144 | 981 | 1,405 | 1,290 | 1,512 | 1,388 |
| 80 | 1,249 | 1,074 | 1,522 | 1,398 | 1,626 | 1,490 |
| 81 | 1,371 | 1,176 | 1,651 | 1,519 | 1,751 | 1,605 |
| 82 | 1,502 | 1,293 | 1,794 | 1,651 | 1,889 | 1,731 |
| 83 | 1,658 | 1,424 | 1,958 | 1,802 | 2,048 | 1,877 |
| 84 | 1,836 | 1,578 | 2,145 | 1,977 | 2,225 | 2,040 |
| 85 | 2,001 | 1,719 | 2,337 | 2,155 | 2,428 | 2,223 |
| 86 | 2,179 | 1,875 | 2,547 | 2,350 | 2,647 | 2,425 |
| 87 | 2,374 | 2,043 | 2,776 | 2,561 | 2,885 | 2,644 |
| 88 | 2,588 | 2,225 | 3,027 | 2,793 | 3,146 | 2,883 |
| 89 | 2,820 | 2,428 | 3,299 | 3,044 | 3,428 | 3,141 |
| 90 | 3,073 | 2,647 | 3,596 | 3,319 | 3,738 | 3,423 |
| 91 | 3,348 | 2,885 | 3,920 | 3,618 | 4,076 | 3,733 |
| 92 | 3,650 | 3,146 | 4,273 | 3,942 | 4,444 | 4,069 |
| 93 | 3,976 | 3,428 | 4,658 | 4,298 | 4,843 | 4,434 |
| 94 | 4,337 | 3,738 | 5,077 | 4,685 | 5,279 | 4,833 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 5%

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Proposed Rates for Policy Form Series LTC-100 Annual Premium per \$10 of Daily Payment Maximum

1,460 x Daily Payment Maximum Plan

| | No Benefit Incr | eases | Equa Benefit Inc | | Compoi Benefit Inci | |
|---|--|--|--|--|--|--|
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 18-24 25-29 30-34 35-39 40-44 45 46 47 48 | 80 85 95 102 112 112 114 117 | 75 80 85 93 100 100 100 102 | 122 131 141 153 163 163 166 170 173 | 114 122 134 144 156 156 158 161 163 | 173 185 200 217 234 234 236 241 243 | 161 175 190 202 219 219 222 226 231 |
| 49 50 51 52 53 54 55 56 57 | 117 119 119 124 131 136 144 151 | 105 107 107 114 119 124 134 139 | 175 178 180 190 197 205 219 234 251 | 163 166 170 178 183 192 202 217 231 | 243 246 253 256 263 275 282 297 314 | 231 234 236 239 246 256 261 273 290 |
| 58 | 175 | 161 | 265 | 246 | 331 | 302 |
| 59 | 190 | 173 | 285 | 263 | 355 | 324 |
| 60 | 200 | 183 | 312 | 285 | 380 | 348 |
| 61 | 217 | 200 | 334 | 304 | 404 | 373 |
| 62 | 236 | 217 | 358 | 331 | 436 | 397 |
| 63 | 251 | 229 | 385 | 353 | 463 | 419 |
| 64 | 268 | 246 | 409 | 380 | 487 | 446 |
| 65 | 285 | 261 | 438 | 404 | 514 | 470 |
| 66 | 309 | 282 | 467 | 433 | 548 | 499 |
| 67 | 336 | 309 | 506 | 470 | 589 | 538 |
| 68 | 375 | 343 | 560 | 516 | 645 | 587 |
| 69 | 416 | 382 | 616 | 570 | 706 | 648 |
| 70 | 463 | 426 | 687 | 631 | 777 | 711 |
| 71 | 521 | 480 | 760 | 699 | 852 | 786 |
| 72 | 584 | 536 | 845 | 772 | 940 | 869 |
| 73 | 655 | 604 | 933 | 852 | 1,037 | 954 |
| 74 | 730 | 674 | 1,023 | 937 | 1,140 | 1,049 |
| 75 | 818 | 755 | 1,127 | 1,035 | 1,252 | 1,152 |
| 76 | 913 | 840 | 1,242 | 1,140 | 1,373 | 1,259 |
| 77 | 1,010 | 930 | 1,366 | 1,256 | 1,502 | 1,378 |
| 78 | 1,113 | 1,023 | 1,488 | 1,371 | 1,624 | 1,490 |
| 79 | 1,215 | 1,120 | 1,614 | 1,488 | 1,751 | 1,607 |
| 80 | 1,325 | 1,217 | 1,753 | 1,617 | 1,887 | 1,734 |
| 81 | 1,446 | 1,332 | 1,909 | 1,763 | 2,031 | 1,870 |
| 82 | 1,590 | 1,463 | 2,077 | 1,921 | 2,196 | 2,023 |
| 83 84 85 86 87 88 89 90 91 92 93 | 1,751 1,945 2,121 2,313 2,520 2,747 2,992 3,263 3,557 3,879 4,227 4,607 | 1,612 1,790 1,950 2,128 2,320 2,530 2,759 3,005 3,275 3,570 3,891 4,239 | 2,269 2,486 2,710 2,953 3,219 3,509 3,825 4,168 4,543 4,950 5,396 5,883 | 2,099 2,301 2,508 2,734 2,980 3,251 3,543 3,862 4,207 4,585 4,996 5,444 | 2,384 2,596 2,829 3,083 3,360 3,664 3,996 4,354 4,746 5,174 5,639 6,148 | 2,196 2,391 2,608 2,841 3,100 3,377 3,679 4,010 4,373 4,765 5,196 5,661 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 4%

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Proposed Rates for Policy Form Series LTC-100 Annual Premium per \$10 of Daily Payment Maximum

2,190 x Daily Payment Maximum Plan

| | No Benefit Ind | reases | Equa Benefit Inc | | Compo Benefit Inc | |
|----------------------------------|---------------------------------|--|--|--|--|--|
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 18-24 | 97 | 93 | 144 | 134 | 202 | 192 |
| 25-29 | 105 | 100 | 156 | 144 | 219 | 205 |
| 30-34 | 114 | 107 | 170 | 156 | 236 | 222 |
| 35-39 | 122 | 117 | 183 | 170 | 256 | 239 |
| 40-44 | 134 | 124 | 197 | 183 | 275 | 258 |
| 45 46 47 48 49 50 | 134 136 139 141 144 | 124 127 131 131 134 134 | 197 202 205 209 214 217 | 183 185 190 195 197 200 | 275 280 285 290 292 295 | 258 263 265 273 273 275 |
| 51 | 146 | 136 | 222 | 205 | 299 | 280 |
| 52 | 151 | 139 | 226 | 212 | 309 | 290 |
| 53 | 156 | 144 | 239 | 222 | 319 | 297 |
| 54 | 163 | 153 | 253 | 236 | 331 | 309 |
| 55 | 175 | 163 | 270 | 253 | 343 | 321 |
| 56 | 185 | 173 | 285 | 265 | 360 | 336 |
| 57 | 197 | 183 | 304 | 285 | 382 | 355 |
| 58 | 212 | 197 | 329 | 304 | 404 | 377 |
| 59 | 226 | 212 | 353 | 331 | 431 | 399 |
| 60 | 243 | 224 | 377 | 353 | 460 | 429 |
| 61 | 263 | 241 | 404 | 377 | 492 | 455 |
| 62 | 282 | 261 | 433 | 404 | 523 | 489 |
| 63 | 302 | 280 | 458 | 431 | 560 | 521 |
| 64 | 326 | 302 | 487 | 453 | 597 | 555 |
| 65 | 348 | 324 | 514 | 480 | 633 | 589 |
| 66 | 377 | 351 | 548 | 511 | 677 | 631 |
| 67 | 411 | 380 | 594 | 555 | 728 | 677 |
| 68 | 460 | 426 | 662 | 616 | 794 | 740 |
| 69 | 509 | 472 | 738 | 687 | 867 | 804 |
| 70 | 565 | 526 | 825 | 769 | 947 | 879 |
| 71 | 633 | 589 | 925 | 860 | 1,037 | 962 |
| 72 | 713 | 662 | 1,030 | 959 | 1,142 | 1,057 |
| 73 | 796 | 735 | 1,137 | 1,054 | 1,252 | 1,161 |
| 74 | 889 | 823 | 1,254 | 1,161 | 1,378 | 1,278 |
| 75 | 989 | 913 | 1,381 | 1,283 | 1,512 | 1,405 |
| 76 | 1,098 | 1,013 | 1,517 | 1,407 | 1,653 | 1,539 |
| 77 | 1,215 | 1,125 | 1,661 | 1,544 | 1,807 | 1,682 |
| 78 | 1,327 | 1,227 | 1,809 | 1,682 | 1,948 | 1,819 |
| 79 | 1,441 | 1,337 | 1,958 | 1,824 | 2,096 | 1,955 |
| 80 | 1,558 | 1,446 | 2,118 | 1,977 | 2,252 | 2,099 |
| 81 | 1,697 | 1,578 | 2,294 | 2,143 | 2,418 | 2,257 |
| 82 | 1,855 | 1,726 | 2,496 | 2,335 | 2,610 | 2,437 |
| 83 | 2,038 | 1,897 | 2,725 | 2,547 | 2,824 | 2,637 |
| 84 | 2,257 | 2,099 | 2,988 | 2,795 | 3,070 | 2,871 |
| 85 | 2,462 | 2,289 | 3,255 | 3,046 | 3,346 | 3,129 |
| 86 | 2,683 | 2,496 | 3,550 | 3,321 | 3,645 | 3,411 |
| 87 | 2,924 | 2,722 | 3,869 | 3,621 | 3,974 | 3,718 |
| 88 | 3,187 | 2,966 | 4,217 | 3,947 | 4,332 | 4,052 |
| 89 | 3,475 | 3,231 | 4,597 | 4,302 | 4,721 | 4,417 |
| 90 | 3,789 | 3,523 | 5,013 | 4,687 | 5,145 | 4,814 |
| 91 | 4,127 | 3,840 | 5,464 | 5,108 | 5,610 | 5,247 |
| 92 | 4,500 | 4,188 | 5,956 | 5,569 | 6,114 | 5,722 |
| 93 | 4,904 | 4,565 | 6,491 | 6,070 | 6,664 | 6,238 |
| 94 | 5,347 | 4,974 | 7,076 | 6,618 | 7,263 | 6,801 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 4%

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Proposed Rates for Policy Form Series LTC-100 Annual Premium per \$10 of Daily Payment Maximum

Unlimited Plan

| | No Benefit Inc | reases | Equa Benefit Inc | | Compo | |
|----------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 18-24 | 114 | 107 | 173 | 156 | 234 | 219 |
| 25-29 | 122 | 117 | 185 | 170 | 253 | 236 |
| 30-34 | 134 | 124 | 200 | 183 | 273 | 256 |
| 35-39 | 144 | 136 | 217 | 197 | 295 | 275 |
| 40-44 | 156 | 146 | 234 | 214 | 319 | 297 |
| 45 | 156 | 146 | 234 | 214 | 319 | 297 |
| 46 | 161 | 151 | 239 | 217 | 324 | 302 |
| 47 | 163 | 153 | 241 | 219 | 331 | 309 |
| 48 | 163 | 156 | 246 | 224 | 336 | 314 |
| 49 | 166 | 158 | 251 | 226 | 338 | 317 |
| 50 | 170 | 158 | 253 | 231 | 341 | 319 |
| 51 | 173 | 163 | 261 | 239 | 348 | 324 |
| 52 | 180 | 170 | 270 | 246 | 358 | 336 |
| 53 | 185 | 175 | 282 | 261 | 373 | 348 |
| 54 | 195 | 183 | 299 | 278 | 385 | 360 |
| 55 | 205 | 192 | 319 | 297 | 404 | 377 |
| 56 | 219 | 205 | 341 | 319 | 429 | 399 |
| 57 | 236 | 219 | 363 | 341 | 453 | 421 |
| 58 | 246 | 231 | 390 | 370 | 480 | 450 |
| 59 | 270 | 251 | 416 | 394 | 509 | 475 |
| 60 | 285 | 263 | 443 | 421 | 538 | 504 |
| 61 | 309 | 285 | 477 | 455 | 575 | 538 |
| 62 | 331 | 309 | 509 | 482 | 614 | 575 |
| 63 | 358 | 334 | 536 | 509 | 657 | 618 |
| 64 | 382 | 355 | 562 | 533 | 701 | 662 |
| 65 | 414 | 385 | 592 | 558 | 750 | 711 |
| 66 | 448 | 419 | 628 | 589 | 806 | 762 |
| 67 | 489 | 460 | 684 | 640 | 869 | 821 |
| 68 | 543 | 509 | 760 | 716 | 942 | 889 |
| 69 | 601 | 565 | 855 | 804 | 1,028 | 964 |
| 70 | 672 | 628 | 967 | 908 | 1,118 | 1,042 |
| 71 | 748 | 699 | 1,086 | 1,020 | 1,220 | 1,135 |
| 72 | 835 | 782 | 1,213 | 1,137 | 1,342 | 1,247 |
| 73 | 935 | 872 | 1,344 | 1,259 | 1,468 | 1,366 |
| 74 | 1,040 | 967 | 1,483 | 1,390 | 1,612 | 1,505 |
| 75 | 1,161 | 1,074 | 1,631 | 1,524 | 1,768 | 1,658 |
| 76 77 78 | 1,286 1,417 | 1,193 1,315 1.432 | 1,792 1,960 | 1,675 1,833 | 1,936 2,109 2,272 | 1,821 1,989 |
| 79 80 | 1,539 1,663 1,797 | 1,553 1,680 | 2,128 2,299 2,481 | 1,992 2,155 2,333 | 2,440 2,613 | 2,143 2,301 2,464 |
| 81 | 1,948 | 1,824 | 2,681 | 2,527 | 2,805 | 2,644 |
| 82 | 2,121 | 1,989 | 2,912 | 2,749 | 3,022 | 2,849 |
| 83 | 2,325 | 2,184 | 3,180 | 3,000 | 3,265 | 3,080 |
| 84 | 2,569 | 2,408 | 3,489 | 3,290 | 3,548 | 3,348 |
| 85 | 2,803 | 2,625 | 3,803 | 3,587 | 3,867 | 3,650 |
| 86 87 | 3,056 3,331 3,630 | 2,861 3,117 3,300 | 4,147 4,522 4,928 | 3,908 4,261 | 4,215 4,595 5,000 | 3,976 4,337 |
| 88 | 3,630 | 3,399 | 4,928 | 4,646 | 5,009 | 4,726 |
| 89 | 3,959 | 3,703 | 5,371 | 5,062 | 5,461 | 5,152 |
| 90 | 4,315 | 4,039 | 5,853 | 5,517 | 5,953 | 5,615 |
| 91 92 93 | 4,704 5,128 5,588 | 4,402 4,799 5,233 | 6,379 6,954 | 6,014 6,555 7,146 | 6,486 7,071 7,709 | 6,119 6,669 |
| 93 94 | 5,588 6,092 | 5,702 | 7,580 8,262 | 7,146 7,789 | 8,403 | 7,271 7,925 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10%

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Proposed Rates for Policy Form Series LTC-100 Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

730 x Daily Payment Maximum Plan

| | No Benefit Inc | | Equa Benefit Inc | reases | Compo Benefit Inc | reases |
|----------------|-------------------|-----------------|---------------------|-----------------|----------------------|-----------------|
| Issue Age | 50 Day E.P. | 100 Day E.P. | 50 Day E.P. | 100 Day E.P. | 50 Day E.P. | 100 Day E.P. |
| 18-24 25-29 | 17 19 | 17 17 | 24 27 | 22 24 | 34 37 | 32 34 |
| 30-34 35-39 | 22 22 | 19 19 | 29 32 | 27 27 | 41 44 | 37 39 |
| 40-44 | 24 | 22 | 34 | 29 | 49 | 41 |
| 45 | 24 | 22 | 34 | 29 | 49 | 41 |
| 46 47 | 24 24 | 22 22 | 34 34 | 32 32 | 49 49 | 44 44 |
| 48 | 24 | 22 | 37 | 32 | 49 | 46 |
| 49 | 27 | 24 | 37 | 32 | 49 | 46 |
| 50 51 | 27 27 | 24 24 | 37 37 | 34 34 | 51 51 | 46 46 |
| 52 | 27 | 24 | 39 | 34 | 54 | 49 |
| 53 | 27 | 24 | 41 | 37 | 54 | 49 |
| 54 55 | 29 32 | 27 27 | 44 46 | 39 41 | 56 58 | 51 54 |
| 56 | 32 | 29 | 49 | 44 | 61 | 56 |
| 57 | 34 | 29 | 54 | 49 | 66 | 58 |
| 58 59 | 37 41 | 32 37 | 56 58 | 51 54 | 71 73 | 63 66 |
| 60 | 44 | 39 | 63 | 58 | 73 78 | 71 |
| 61 | 46 | 41 | 68 | 61 | 85 | 78 |
| 62 63 | 51 56 | 46 51 | 73 78 | 66 71 | 90 95 | 80 88 |
| 64 | 58 | 54 | 76 85 | 7 1 78 | 100 | 93 |
| 65 | 63 | 56 | 93 | 83 | 107 | 97 |
| 66 67 | 66 68 | 61 61 | 95 100 | 85 90 | 110 114 | 100 105 |
| 68 | 73 | 66 | 100 | 90 95 | 114 | 110 |
| 69 | 78 | 71 | 112 | 100 | 127 | 114 |
| 70 71 | 85 00 | 78 | 117 | 105 | 134 | 119 |
| 71 72 | 90 97 | 83 88 | 122 129 | 110 117 | 139 146 | 127 134 |
| 73 | 102 | 95 | 136 | 124 | 153 | 139 |
| 74 75 | 110 | 100 | 146 | 131 | 161 | 146 |
| 75 76 | 114 122 | 105 110 | 153 161 | 139 146 | 168 175 | 153 161 |
| 77 | 127 | 114 | 168 | 151 | 180 | 166 |
| 78 70 | 131 | 119 | 170 175 | 156 | 183 | 168 |
| 79 80 | 136 141 | 124 129 | 175 175 | 158 161 | 185 185 | 168 168 |
| 81 | 153 | 141 | 190 | 173 | 200 | 180 |
| 82 | 170 | 156 | 205 | 187 | 214 | 195 |
| 83 84 | 187 207 | 170 190 | 224 246 | 205 224 | 231 251 | 209 229 |
| 85 | 224 | 207 | 268 | 243 | 275 | 248 |
| 86 | 246 | 224 | 292 | 265 | 299 | 270 |
| 87 88 | 268 292 | 246 268 | 319 346 | 290 314 | 326 355 | 295 321 |
| 89 | 319 | 292 | 377 | 343 | 387 | 351 |
| 90 | 346 | 319 | 411 | 375 | 421 | 382 |
| 91 92 | 377 411 | 348 377 | 448 489 | 407 446 | 460 502 | 416 453 |
| 93 | 448 | 411 | 533 | 485 | 545 | 494 |
| 94 | 489 | 448 | 582 | 528 | 594 | 538 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 8%

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Proposed Rates for Policy Form Series LTC-100 Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

1,095 x Daily Payment Maximum Plan

| | No Benefit Inc | reases | Equa Benefit Ind | | Compo Benefit Ind | |
|---|--|--|--|--|--|---|
| Issue Age | 50 Day E.P. | 100 Day E.P. | 50 Day E.P. | 100 Day E.P. | 50 Day E.P. | 100 Day E.P. |
| 18-24 25-29 30-34 35-39 40-44 45 46 47 48 49 50 51 52 53 54 55 | 22 24 24 27 29 29 32 34 34 34 34 37 37 37 | 19 22 24 24 27 27 27 29 29 29 29 29 29 29 32 32 32 | 32 34 37 41 44 44 46 46 46 46 49 49 51 56 58 | 29 32 34 37 41 41 41 41 44 44 46 49 51 | 46 49 54 56 61 61 63 63 66 66 66 68 71 71 | 41 46 49 54 56 58 58 58 61 61 63 63 |
| 55 56 57 58 59 60 61 62 63 64 65 | 41 46 49 54 58 61 66 71 78 83 | 37 39 41 46 49 54 56 63 66 71 | 61 66 71 75 80 88 95 100 107 | 56 61 66 71 73 78 85 93 100 105 | 78 78 83 88 93 100 107 114 122 129 136 | 68 71 75 78 85 90 97 102 110 117 |
| 66 67 68 69 70 71 72 73 74 75 | 85 90 95 102 110 119 127 136 146 153 | 73 78 83 88 95 102 110 117 124 131 | 119 127 134 141 149 158 168 178 187 | 110 114 122 129 136 146 153 163 170 | 139 144 151 161 170 178 190 197 207 219 | 127 131 139 146 156 163 173 183 192 200 |
| 76 77 78 79 80 81 82 83 84 85 | 163 170 178 183 187 205 226 248 275 299 326 | 139 146 153 156 161 175 195 214 236 258 282 | 205 214 219 224 229 248 270 295 321 351 382 | 187 195 202 207 209 229 248 270 297 324 353 | 226 234 239 241 243 263 282 307 334 365 397 | 207 214 219 222 224 241 261 282 307 334 363 |
| 87 88 89 90 91 92 93 94 | 355 387 424 460 502 548 597 650 | 307 334 365 397 433 472 514 560 | 416 453 494 541 589 640 699 762 | 385 419 458 497 543 592 645 704 | 433 472 514 560 611 667 726 791 | 397 433 472 514 560 611 665 726 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 5%

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Proposed Rates for Policy Form Series LTC-100 Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

1,460 x Daily Payment Maximum Plan

| | No Benefit Inci | eases | Equa Benefit Inc | | Compo | |
|---|--|--|--|--|--|--|
| Issue Age | 50 Day E.P. | 100 Day E.P. | 50 Day E.P. | 100 Day E.P. | 50 Day E.P. | 100 Day E.P. |
| 18-24 25-29 30-34 35-39 40-44 45 46 47 48 49 50 51 | 24 27 29 32 34 34 34 34 34 37 37 | 22 24 27 27 29 29 29 32 32 32 32 32 32 | 37 39 41 46 49 49 51 51 54 54 | 34 37 41 44 46 46 49 49 49 49 51 | 51 56 61 66 71 71 71 73 73 73 73 75 78 | 49 54 56 61 66 66 68 71 71 71 |
| 53 54 55 56 57 58 59 | 39 41 44 46 49 54 | 37 37 41 41 46 49 51 | 58 61 66 71 75 80 85 | 56 58 61 66 71 73 78 | 78 83 85 90 95 100 | 73 78 78 83 88 90 97 |
| 60 61 62 63 64 65 66 | 61 66 71 75 80 85 90 | 56 61 66 68 73 78 83 | 93 100 107 114 122 131 136 | 85 93 100 107 114 122 127 | 114 122 131 139 146 153 158 | 105 112 119 127 134 141 |
| 67 68 69 70 71 72 73 | 95 102 107 117 124 134 144 | 88 93 100 107 114 124 134 | 141 151 161 173 183 195 205 | 131 139 149 158 168 178 187 | 166 175 183 195 205 217 229 | 151 158 168 178 190 200 209 |
| 74 75 76 77 78 79 80 | 153 163 173 183 190 195 200 | 141 151 161 168 173 180 | 214 226 236 246 253 258 263 | 197 207 217 226 234 239 243 | 239 251 261 270 275 280 282 | 222 231 239 248 253 258 261 |
| 81 82 83 84 85 86 | 217 239 263 292 319 348 | 200 219 241 268 292 319 | 287 312 341 373 407 443 | 265 287 314 346 377 409 | 304 329 358 390 424 463 | 280 304 329 358 392 426 |
| 87 88 89 90 91 92 93 94 | 377 411 448 489 533 582 633 692 | 348 380 414 450 492 536 584 636 | 482 526 575 626 682 743 808 881 | 448 487 531 579 631 687 750 816 | 504 550 599 653 711 777 845 923 | 465 506 553 601 655 716 779 850 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 4%

LTC-100 Page 8 of 10

Proposed Rates for Policy Form Series LTC-100 Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

2,190 x Daily Payment Maximum Plan

| | No Benefit Ind | | Equ Benefit In | | Comp Benefit In | |
|---|--|--|--|--|--|--|
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 18-24 25-29 30-34 35-39 40-44 45 46 47 48 49 50 51 | 29 32 34 37 41 41 41 41 44 44 44 | 27 29 32 34 37 37 39 39 41 41 41 | 44 46 51 56 58 58 61 61 63 63 66 66 66 | 41 44 46 51 56 56 56 58 58 61 61 63 | 61 66 71 78 83 83 85 85 88 88 88 90 93 | 58 61 66 71 78 78 80 83 83 83 83 85 |
| 53 | 46 | 44 | 71 | 66 | 95 | 90 |
| 54 | 49 | 46 | 75 | 71 | 100 | 93 |
| 55 | 54 | 49 | 80 | 75 | 102 | 97 |
| 56 | 56 | 51 | 85 | 80 | 107 | 100 |
| 57 | 58 | 56 | 93 | 85 | 114 | 107 |
| 58 | 63 | 58 | 100 | 93 | 122 | 114 |
| 59 | 68 | 63 | 107 | 100 | 129 | 119 |
| 60 61 62 63 64 65 | 73 78 85 90 97 105 | 68 73 78 85 90 | 114 122 129 136 146 153 | 100 107 114 122 129 136 144 | 139 149 158 168 180 190 | 129 136 146 156 166 178 |
| 66 | 110 | 102 | 158 | 149 | 197 | 183 |
| 67 | 114 | 107 | 166 | 156 | 205 | 190 |
| 68 | 124 | 114 | 178 | 166 | 214 | 200 |
| 69 | 131 | 122 | 192 | 178 | 226 | 209 |
| 70 | 141 | 131 | 207 | 192 | 236 | 219 |
| 71 | 151 | 141 | 222 | 207 | 248 | 231 |
| 72 | 163 | 153 | 236 | 222 | 263 | 243 |
| 73 | 175 | 161 | 251 | 231 | 275 | 256 |
| 74 | 187 | 173 | 263 | 243 | 290 | 268 |
| 75 | 197 | 183 | 275 | 256 | 302 | 280 |
| 76 | 209 | 192 | 287 | 268 | 314 | 292 |
| 77 | 219 | 202 | 299 | 278 | 326 | 302 |
| 78 | 226 | 209 | 307 | 285 | 331 | 309 |
| 79 | 231 | 214 | 314 | 292 | 336 | 312 |
| 80 | 234 | 217 | 319 | 297 | 338 | 314 |
| 81 | 256 | 236 | 343 | 321 | 363 | 338 |
| 82 | 278 | 258 | 375 | 351 | 392 | 365 |
| 83 | 307 | 285 | 409 | 382 | 424 | 394 |
| 84 | 338 | 314 | 448 | 419 | 460 | 431 |
| 85 | 370 | 343 | 489 | 458 | 502 | 470 |
| 86 | 402 | 375 | 533 | 499 | 548 | 511 |
| 87 | 438 | 409 | 579 | 543 | 597 | 558 |
| 88 | 477 | 446 | 633 | 592 | 650 | 609 |
| 89 | 521 | 485 | 689 | 645 | 709 | 662 |
| 90 | 567 | 528 | 752 | 704 | 772 | 723 |
| 91 | 618 | 577 | 821 | 767 | 842 | 786 |
| 92 | 674 | 628 | 894 | 835 | 918 | 860 |
| 93 | 735 | 684 | 974 | 911 | 1,001 | 935 |
| 94 | 801 | 745 | 1,062 | 993 | 1,088 | 1,020 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 4%

LTC-100 Page 9 of 10

Proposed Rates for Policy Form Series LTC-100 Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

Unlimited Plan

| | No Benefit Inci | eases | Equa Benefit Inc | | Compo | |
|---|--|--|--|--|---|--|
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 18-24 25-29 30-34 35-39 40-44 45 46 47 48 49 | 34 37 41 44 46 46 49 49 49 | 32 34 37 41 44 46 46 46 49 | 51 56 61 66 71 71 71 73 73 75 | 46 51 56 58 63 63 66 66 68 68 | 71 75 83 88 95 95 97 100 100 102 | 66 71 78 83 90 90 90 93 95 95 |
| 51 | 51 | 49 | 78 | 71 | 105 | 97 |
| 52 | 54 | 51 | 80 | 73 | 107 | 100 |
| 53 | 56 | 54 | 85 | 78 | 112 | 105 |
| 54 | 58 | 56 | 90 | 83 | 114 | 107 |
| 55 | 61 | 58 | 95 | 90 | 122 | 114 |
| 56 | 66 | 61 | 102 | 95 | 129 | 119 |
| 57 | 71 | 66 | 110 | 102 | 136 | 127 |
| 58 | 73 | 71 | 117 | 112 | 144 | 136 |
| 59 | 80 | 75 | 124 | 119 | 153 | 144 |
| 60 | 85 | 78 | 134 | 127 | 161 | 151 |
| 61 | 93 | 85 | 144 | 136 | 173 | 161 |
| 62 | 100 | 93 | 153 | 144 | 185 | 173 |
| 63 | 107 | 100 | 161 | 153 | 197 | 185 |
| 64 | 114 | 107 | 168 | 161 | 209 | 200 |
| 65 | 124 | 114 | 178 | 168 | 224 | 214 |
| 66 | 129 | 122 | 183 | 170 | 234 | 222 |
| 67 68 69 70 71 72 73 | 136 146 156 168 180 192 205 | 129 136 146 158 168 180 192 | 192 205 222 241 261 280 295 | 170 180 192 209 226 246 261 278 | 243 253 268 280 292 309 324 | 229 241 251 261 273 287 299 |
| 74 | 219 | 202 | 312 | 292 | 338 | 317 |
| 75 | 231 | 214 | 326 | 304 | 353 | 331 |
| 76 | 243 | 226 | 341 | 319 | 368 | 346 |
| 77 | 256 | 236 | 353 | 331 | 380 | 358 |
| 78 | 261 | 243 | 363 | 338 | 387 | 365 |
| 79 | 265 | 248 | 368 | 346 | 390 | 368 |
| 80 | 270 | 253 | 373 | 351 | 392 | 370 |
| 81 | 292 | 273 | 402 | 380 | 421 | 397 |
| 82 | 319 | 299 | 436 | 411 | 453 | 429 |
| 83 | 348 | 329 | 477 | 450 | 489 | 463 |
| 84 | 385 | 360 | 523 | 494 | 533 | 502 |
| 85 | 421 | 394 | 570 | 538 | 579 | 548 |
| 86 | 458 | 429 | 621 | 587 | 633 | 597 |
| 87 | 499 | 467 | 679 | 640 | 689 | 650 |
| 88 | 545 | 509 | 740 | 696 | 752 | 709 |
| 89 | 594 | 555 | 806 | 760 | 818 | 772 |
| 90 | 648 | 606 | 879 | 828 | 894 | 842 |
| 91 | 706 | 660 | 957 | 903 | 974 | 918 |
| 92 | 769 | 721 | 1,042 | 984 | 1,062 | 1,001 |
| 93 | 838 | 784 | 1,137 | 1,071 | 1,157 | 1,091 |
| 94 | 913 | 855 | 1,239 | 1,169 | 1,261 | 1,188 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10%

LTC-100 Page 10 of 10



A subsidiary of The Cincinnati Insurance Company

Letter of Authorization

To: Department of Insurance

The Cincinnati Life Insurance Company ("Cincinnati Life") has an agreement with LTCG to administer its long-term care book of business. This letter authorizes LTCG to make various policy form filings, including premium rate filings on behalf of Cincinnati Life. This authorization will remain in full force and effect until the earlier of (a) your receipt of a written notification from Cincinnati Life expressly terminating this authorization; or (b) 31st of December 2021.

Please accept this letter of authorization for the purposes stated above. Should you have any questions regarding the above, please forward your comments to:

The Cincinnati Life Insurance Company 6200 South Gilmore Road Fairfield. OH 45014

Michael T. Tiernan, FSA, MAAA

Michael Theinen

Assistant Vice President and Chief Actuary

July 15, 2020

Date

Proposed Rates for Policy Form Series LTC-100 Annual Premium per \$10 of Daily Payment Maximum

730 x Daily Payment Maximum Plan

| Senefit Increases Senefit Increases So Day 100 Day Age So Day 100 Day So Day | | No | | Equa | | Compoi | |
|---|-------|-------|-------|-------|-------|--------|-------|
| Age E.P. E.P. E.P. E.P. E.P. 18-24 58 54 80 75 117 105 25-29 63 56 85 80 124 114 30-34 71 61 95 85 136 122 35-39 75 66 102 93 146 131 40-44 80 73 112 100 158 141 45 80 73 112 100 158 141 46 80 75 114 102 161 144 47 83 75 119 107 166 151 48 83 75 119 107 166 151 49 85 78 124 114 170 153 51 85 78 124 114 170 153 51 85 78 124 | | | | | | | |
| 18-24 | | | | | | • | |
| 25-29 63 56 85 80 124 114 30-34 71 61 95 85 136 122 35-39 75 66 102 93 146 131 40-44 80 73 112 100 158 141 46 80 73 112 100 158 141 46 80 75 114 102 161 144 47 83 75 119 107 166 151 49 85 78 119 107 166 151 50 85 78 122 112 170 153 51 85 78 122 112 170 153 51 85 78 124 114 170 153 52 88 80 127 117 175 158 53 93 83 136 124 180 163 54 95 85 144 131 190 170 56 105 93 153 139 195 170 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 231 209 60 144 131 214 192 261 236 236 61 156 141 226 205 280 256 62 173 156 243 219 297 270 63 183 168 263 236 317 290 64 195 178 285 256 334 304 66 224 207 329 297 377 343 67 243 222 353 319 409 373 68 270 246 387 348 446 404 69 299 273 426 385 487 441 70 336 307 463 421 531 479 71 373 343 509 480 582 528 72 419 382 562 511 640 577 71 379 66 636 575 519 769 696 840 777 71 379 640 930 845 1,001 916 777 709 640 930 845 1,001 916 778 779 706 1,008 916 1,079 986 79 855 777 1,088 989 1,157 1,059 88 779 706 1,008 916 1,079 986 89 2118 1,028 942 1,264 1,149 1,329 1,225 88 779 706 1,008 916 1,079 986 88 1,943 1,261 1,634 1,488 1,675 1,519 88 1,943 1,261 1,634 1,488 1,675 1,519 88 1,943 1,785 2,311 2,096 2,577 1,409 99 2,118 1,945 2,518 2,286 2,579 2,333 90 2,231 2,190 2,747 3,552 3,229 3,640 3,294 | Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 25-29 63 56 85 80 124 114 30-34 71 61 95 85 136 122 35-39 75 66 102 93 146 131 40-44 80 73 112 100 158 141 46 80 73 112 100 158 141 46 80 75 114 102 161 144 47 83 75 119 107 166 151 49 85 78 119 107 166 151 50 85 78 122 112 170 153 51 85 78 122 112 170 153 51 85 78 124 114 170 153 52 88 80 127 117 175 158 53 93 83 136 124 180 163 54 95 85 144 131 190 170 56 105 93 153 139 195 170 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 231 209 60 144 131 214 192 261 236 236 61 156 141 226 205 280 256 62 173 156 243 219 297 270 63 183 168 263 236 317 290 64 195 178 285 256 334 304 66 224 207 329 297 377 343 67 243 222 353 319 409 373 68 270 246 387 348 446 404 69 299 273 426 385 487 441 70 336 307 463 421 531 479 71 373 343 509 480 582 528 72 419 382 562 511 640 577 71 379 66 636 575 519 769 696 840 777 71 379 640 930 845 1,001 916 777 709 640 930 845 1,001 916 778 779 706 1,008 916 1,079 986 79 855 777 1,088 989 1,157 1,059 88 779 706 1,008 916 1,079 986 89 2118 1,028 942 1,264 1,149 1,329 1,225 88 779 706 1,008 916 1,079 986 88 1,943 1,261 1,634 1,488 1,675 1,519 88 1,943 1,261 1,634 1,488 1,675 1,519 88 1,943 1,785 2,311 2,096 2,577 1,409 99 2,118 1,945 2,518 2,286 2,579 2,333 90 2,231 2,190 2,747 3,552 3,229 3,640 3,294 | | | | | | | |
| 30-34 | | | | | | | |
| 35-39 | | | | | | | |
| 40-44 80 73 112 100 158 141 45 80 73 112 100 158 141 46 80 75 114 102 161 144 47 83 75 117 105 163 146 48 83 75 117 105 163 146 48 83 75 117 107 166 151 49 85 78 119 107 166 151 50 85 78 122 112 170 153 52 88 80 127 117 17 175 158 53 93 83 136 124 180 163 54 95 85 102 93 153 139 195 178 56 105 95 161 146 202 183 57 114 100 175 55 102 93 153 139 195 178 58 122 107 185 170 231 209 134 119 197 178 243 219 60 144 131 214 192 261 236 61 156 141 226 205 280 256 62 173 156 243 222 353 319 297 270 63 183 183 168 263 236 317 290 64 195 178 285 256 334 304 65 207 190 304 273 358 324 667 243 222 353 319 409 373 68 270 246 387 348 446 404 670 336 307 463 421 531 477 71 373 343 509 460 582 528 77 70 63 64 195 77 196 364 224 207 329 297 377 343 68 270 246 385 487 441 70 336 307 463 421 531 477 71 373 343 509 460 582 528 242 217 398 256 525 511 640 577 79 640 930 845 100 978 384 347 77 79 640 930 845 100 978 384 347 77 79 640 930 845 100 978 384 349 349 322 319 365 324 667 243 222 353 319 409 373 68 270 246 387 348 446 404 677 243 222 353 319 409 373 388 324 67 243 222 353 319 409 373 388 324 67 243 222 353 319 409 373 388 324 67 243 222 353 319 409 373 388 324 67 243 222 353 319 409 373 388 324 67 243 222 353 319 409 373 388 324 67 243 222 353 319 409 373 388 324 67 243 222 353 319 409 373 388 324 67 243 222 353 319 409 373 388 324 67 243 222 353 319 409 373 388 324 67 244 119 382 562 511 640 577 79 640 930 845 1,001 916 77 79 640 930 845 1,001 916 78 77 709 640 930 845 1,001 916 78 77 709 640 930 845 1,001 916 78 77 709 640 930 845 1,001 916 88 112 1,028 942 1,264 1,149 1,329 1,255 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,255 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,255 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,255 80 937 857 1,171 1,066 1,239 1,157 1,052 80 937 857 1,171 1,066 1,239 1,157 1,052 80 937 857 1,171 1,066 1,239 1,155 81 1,001 1,001 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,339 1,544 1,395 84 1,373 1,261 1,634 1,149 1,329 1,255 | 30-34 | 71 | 61 | 95 | | 136 | 122 |
| 45 80 73 1112 100 158 141 46 80 75 114 102 161 144 47 83 75 117 105 163 146 48 83 75 119 107 166 151 50 85 78 119 107 166 151 50 85 78 122 112 170 153 51 85 78 124 114 170 153 52 88 80 127 117 175 158 53 93 83 136 124 180 163 54 95 85 144 131 190 170 55 102 93 153 139 195 178 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 236 61 156 141 226 205 280 256 62 173 156 243 219 297 270 63 183 168 263 236 317 290 64 195 178 286 265 334 304 65 207 190 304 273 358 324 66 224 207 329 297 377 343 67 243 222 353 319 409 373 68 270 246 387 348 446 046 69 299 273 426 385 487 441 70 336 307 463 421 531 477 71 373 343 509 460 582 528 72 419 382 562 511 640 577 73 465 426 623 567 701 636 74 516 470 694 628 769 701 75 77 709 640 930 845 1,001 916 77 77 709 640 930 845 1,001 916 78 777 709 640 930 845 1,001 916 78 779 706 1,008 916 1,009 986 79 855 777 1,088 999 1,157 1,052 80 937 857 1,171 1,066 1,239 1,205 81 1,028 942 1,264 1,149 1,329 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,359 1,544 1,395 84 1,373 1,261 1,634 1,488 1,675 1,519 85 1,497 1,376 1,782 1,619 1,829 1,653 86 1,634 1,500 1,943 1,765 1,992 1,802 93 2,2742 2,520 3,260 2,963 3,344 3,029 93 2,2742 2,520 3,260 2,963 3,344 3,029 93 2,990 2,777 3,555 3,229 3,640 3,294 | 35-39 | 75 | 66 | 102 | 93 | | 131 |
| 46 80 75 114 102 161 144 47 83 75 117 105 163 146 48 83 75 119 107 166 151 49 85 78 119 107 166 151 50 85 78 122 112 170 153 51 85 78 122 112 170 153 52 88 80 127 117 175 158 53 93 83 136 124 180 163 54 95 85 144 131 190 170 55 102 93 153 139 195 178 56 102 93 153 139 195 178 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 236 61 156 141 226 205 280 256 62 173 156 243 219 297 270 63 183 168 263 236 317 290 64 195 178 285 256 334 304 65 207 190 304 273 358 324 66 224 207 329 297 377 343 67 243 222 353 319 409 373 68 270 246 387 348 446 404 69 299 273 426 385 487 441 70 336 307 463 421 531 640 577 71 373 343 509 460 582 528 72 419 382 562 511 640 577 71 373 343 509 460 582 528 72 419 382 562 511 640 577 71 373 343 509 460 582 528 72 419 382 562 511 640 577 71 373 343 509 460 582 528 72 419 382 562 511 640 577 77 709 640 930 845 1,001 916 78 77 709 640 930 845 1,001 916 78 77 77 79 660 930 845 1,001 916 78 77 77 79 660 930 845 1,001 916 78 77 77 709 640 930 845 1,001 916 78 77 77 709 640 930 845 1,001 916 78 77 77 709 640 930 845 1,001 916 78 77 77 709 640 930 845 1,001 916 78 77 77 709 640 930 845 1,001 916 78 77 77 709 640 930 845 1,001 916 78 77 77 709 640 930 845 1,001 916 78 77 77 709 640 930 845 1,001 916 78 77 77 709 640 930 845 1,001 916 78 77 77 709 640 930 845 1,001 916 78 77 77 709 640 930 845 1,001 916 78 77 77 709 640 930 845 1,001 916 78 77 77 709 640 930 845 1,001 916 78 77 77 708 640 930 845 1,001 916 78 77 77 708 640 930 845 1,001 916 78 77 77 708 640 930 845 1,001 916 78 77 77 708 640 930 845 1,001 916 78 77 77 708 640 930 845 1,001 916 78 77 77 708 640 930 845 1,001 916 78 77 77 708 640 930 845 1,001 916 78 77 77 708 640 930 845 1,001 916 78 77 77 708 640 930 845 1,001 916 78 77 77 708 640 930 845 1,001 916 79 855 777 1,088 989 1,157 1,052 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,229 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,359 1,544 1,395 84 1,333 1,244 1,142 1,490 1,359 1,544 1,395 85 1,497 | 40-44 | 80 | 73 | 112 | 100 | 158 | 141 |
| 47 83 75 117 105 163 146 48 83 75 119 107 166 151 50 85 78 119 107 166 151 50 85 78 122 112 170 153 51 85 78 124 114 170 153 52 88 80 127 117 175 158 53 93 83 136 124 180 163 54 95 85 144 131 190 170 55 102 93 153 139 195 178 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 <td< td=""><td>45</td><td>80</td><td></td><td>112</td><td>100</td><td></td><td>141</td></td<> | 45 | 80 | | 112 | 100 | | 141 |
| 48 83 75 119 107 166 151 50 85 78 119 107 166 151 50 85 78 122 112 170 153 51 85 78 124 114 170 153 52 88 80 127 117 175 158 53 93 83 136 124 180 163 54 95 85 144 131 190 170 55 102 93 153 139 195 178 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 207 200 60 < | 46 | 80 | 75 | 114 | 102 | 161 | 144 |
| 49 85 78 119 107 166 151 50 85 78 122 112 170 153 51 85 78 124 114 170 153 52 88 80 127 117 175 158 53 93 83 136 124 180 163 54 95 85 144 131 190 170 55 102 93 153 139 195 178 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 236 61 156 141 | 47 | 83 | 75 | 117 | 105 | 163 | 146 |
| 50 85 78 124 112 170 153 51 85 78 124 114 170 153 52 88 80 127 117 175 158 53 93 83 136 124 180 163 54 95 85 144 131 190 170 55 102 93 153 139 195 178 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 236 61 156 141 226 205 280 256 62 173 156 | 48 | 83 | 75 | 119 | 107 | 166 | 151 |
| 51 85 78 124 114 170 153 52 88 80 127 117 175 158 53 93 83 136 124 180 163 54 95 85 144 131 190 170 55 102 93 153 139 195 178 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 236 61 156 141 226 205 280 256 62 173 156 243 219 297 270 63 183 168 | 49 | 85 | 78 | 119 | 107 | 166 | 151 |
| 52 88 80 127 117 175 158 53 93 83 136 124 180 163 54 95 85 144 131 190 170 55 102 93 153 139 195 178 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 236 61 156 141 226 205 280 256 62 173 156 243 219 297 270 63 183 168 263 236 317 290 64 195 178 | 50 | 85 | 78 | 122 | 112 | 170 | 153 |
| 52 88 80 127 117 175 158 53 93 83 136 124 180 163 54 95 85 144 131 190 170 55 102 93 153 139 195 178 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 236 61 156 141 226 205 280 256 62 173 156 243 219 297 270 63 183 168 263 236 317 290 64 195 178 | 51 | 85 | 78 | 124 | 114 | 170 | 153 |
| 53 93 83 136 124 180 163 54 95 85 144 131 190 170 55 102 93 153 139 195 178 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 236 61 156 141 226 205 280 256 62 173 156 243 219 297 270 63 183 168 263 236 317 290 64 195 178 285 256 334 304 65 207 190 | | | 80 | 127 | 117 | 175 | |
| 54 95 85 144 131 190 170 55 102 93 153 139 195 178 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 236 61 156 141 226 205 280 256 62 173 156 243 219 297 270 63 183 168 263 236 317 290 64 195 178 285 256 334 304 65 207 190 304 273 358 324 66 224 207 <td></td> <td>93</td> <td></td> <td>136</td> <td>124</td> <td></td> <td></td> | | 93 | | 136 | 124 | | |
| 55 102 93 153 139 195 178 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 236 61 156 141 226 205 280 256 62 173 156 243 219 297 270 63 183 168 263 236 317 290 64 195 178 285 256 334 304 65 207 190 304 273 358 324 66 224 207 329 297 377 343 67 243 222< | 54 | 95 | | 144 | 131 | 190 | 170 |
| 56 105 95 161 146 202 183 57 114 100 175 158 217 195 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 236 61 156 141 226 205 280 256 62 173 156 243 219 297 270 63 183 168 263 236 317 290 64 195 178 285 256 334 304 65 207 190 304 273 358 324 66 224 207 329 297 377 343 67 243 222 353 319 409 373 68 270 246 | | | | | | | |
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| 58 122 107 185 170 231 209 59 134 119 197 178 243 219 60 144 131 214 192 261 236 61 156 141 226 205 280 256 62 173 156 243 219 297 270 63 183 168 263 236 317 290 64 195 178 285 256 334 304 65 207 190 304 273 358 324 66 224 207 329 297 377 343 67 243 222 353 319 409 373 68 270 246 387 348 446 404 69 299 273 426 385 487 441 70 336 30 | | | | | | | |
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| 60 144 131 214 192 261 236 61 156 141 226 205 280 256 62 173 156 243 219 297 270 63 183 168 263 236 317 290 64 195 178 285 256 334 304 65 207 190 304 273 358 324 66 224 207 329 297 377 343 67 243 222 353 319 409 373 68 270 246 387 348 446 404 69 299 273 426 385 487 441 70 336 307 463 421 531 477 71 373 343 509 460 582 528 72 419 38 | | | | | | | |
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| 62 173 156 243 219 297 270 63 183 168 263 236 317 290 64 195 178 285 256 334 304 65 207 190 304 273 358 324 66 224 207 329 297 377 343 67 243 222 353 319 409 373 68 270 246 387 348 446 404 69 299 273 426 385 487 741 70 336 307 463 421 531 477 71 373 343 509 460 582 528 72 419 382 562 511 640 577 73 465 426 623 567 701 636 74 516 47 | | | | | | | |
| 63 183 168 263 236 317 290 64 195 178 285 256 334 304 65 207 190 304 273 358 324 66 224 207 329 297 377 343 67 243 222 353 319 409 373 68 270 246 387 348 446 404 69 299 273 426 385 487 441 70 336 307 463 421 531 477 71 373 343 509 460 582 528 72 419 382 562 511 640 577 73 465 426 623 567 701 636 74 516 470 694 628 769 701 75 575 51 | | | | | | | |
| 64 195 178 285 256 334 304 65 207 190 304 273 358 324 66 224 207 329 297 377 343 67 243 222 353 319 409 373 68 270 246 387 348 446 404 69 299 273 426 385 487 441 70 336 307 463 421 531 477 71 373 343 509 460 582 528 72 419 382 562 511 640 577 73 465 426 623 567 701 636 74 516 470 694 628 769 701 75 575 519 769 696 840 767 76 636 57 | | | | | | | |
| 65 207 190 304 273 358 324 66 224 207 329 297 377 343 67 243 222 353 319 409 373 68 270 246 387 348 446 404 69 299 273 426 385 487 441 70 336 307 463 421 531 477 71 373 343 509 460 582 528 72 419 382 562 511 640 577 73 465 426 623 567 701 636 74 516 470 694 628 769 701 75 575 519 769 696 840 767 76 636 575 847 769 923 842 77 709 64 | | | | | | | |
| 66 224 207 329 297 377 343 67 243 222 353 319 409 373 68 270 246 387 348 446 404 69 299 273 426 385 487 441 70 336 307 463 421 531 477 71 373 343 509 460 582 528 72 419 382 562 511 640 577 73 465 426 623 567 701 636 74 516 470 694 628 769 701 75 575 519 769 696 840 767 76 636 575 847 769 923 842 77 709 640 930 845 1,001 916 78 779 | | | | | | | |
| 67 243 222 353 319 409 373 68 270 246 387 348 446 404 69 299 273 426 385 487 441 70 336 307 463 421 531 477 71 373 343 509 460 582 528 72 419 382 562 511 640 577 73 465 426 623 567 701 636 74 516 470 694 628 769 701 75 575 519 769 696 840 767 76 636 575 847 769 923 842 77 709 640 930 845 1,001 916 78 779 706 1,008 916 1,079 986 79 855 | | | | | | | |
| 68 270 246 387 348 446 404 69 299 273 426 385 487 441 70 336 307 463 421 531 477 71 373 343 509 460 582 528 72 419 382 562 511 640 577 73 465 426 623 567 701 636 74 516 470 694 628 769 701 75 575 519 769 696 840 767 76 636 575 847 769 923 842 77 709 640 930 845 1,001 916 78 779 706 1,008 916 1,079 986 79 855 777 1,088 989 1,157 1,052 80 937 | | | | | | | |
| 69 299 273 426 385 487 441 70 336 307 463 421 531 477 71 373 343 509 460 582 528 72 419 382 562 511 640 577 73 465 426 623 567 701 636 74 516 470 694 628 769 701 75 575 519 769 696 840 767 76 636 575 847 769 923 842 77 709 640 930 845 1,001 916 78 779 706 1,008 916 1,079 986 79 855 777 1,088 989 1,157 1,052 80 937 857 1,171 1,066 1,239 1,125 81 1,0 | | | | | | | |
| 70 336 307 463 421 531 477 71 373 343 509 460 582 528 72 419 382 562 511 640 577 73 465 426 623 567 701 636 74 516 470 694 628 769 701 75 575 519 769 696 840 767 76 636 575 847 769 923 842 77 709 640 930 845 1,001 916 79 855 777 1,088 989 1,157 1,052 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 83 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | | | |
| 71 373 343 509 460 582 528 72 419 382 562 511 640 577 73 465 426 623 567 701 636 74 516 470 694 628 769 701 75 575 519 769 696 840 767 76 636 575 847 769 923 842 77 709 640 930 845 1,001 916 78 779 706 1,008 916 1,079 986 79 855 777 1,088 989 1,157 1,052 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 8 | | | | | | | |
| 72 419 382 562 511 640 577 73 465 426 623 567 701 636 74 516 470 694 628 769 701 75 575 519 769 696 840 767 76 636 575 847 769 923 842 77 709 640 930 845 1,001 916 78 779 706 1,008 916 1,079 986 79 855 777 1,088 989 1,157 1,052 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,359 1,544 1,399 | | | | | | | |
| 73 465 426 623 567 701 636 74 516 470 694 628 769 701 75 575 519 769 696 840 767 76 636 575 847 769 923 842 77 709 640 930 845 1,001 916 78 779 706 1,008 916 1,079 986 79 855 777 1,088 989 1,157 1,052 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,359 1,544 1,395 84 1,373 1,261 1,634 1,488 1,675 1,519 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | | | |
| 74 516 470 694 628 769 701 75 575 519 769 696 840 767 76 636 575 847 769 923 842 77 709 640 930 845 1,001 916 78 779 706 1,008 916 1,079 986 79 855 777 1,088 989 1,157 1,052 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,359 1,544 1,395 84 1,373 1,261 1,634 1,488 1,675 1,519 85 1,497 1,376 1,782 1,619 1,829 1,653 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | | | |
| 75 575 519 769 696 840 767 76 636 575 847 769 923 842 77 709 640 930 845 1,001 916 78 779 706 1,008 916 1,079 986 79 855 777 1,088 989 1,157 1,052 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,359 1,544 1,395 84 1,373 1,261 1,634 1,488 1,675 1,519 85 1,497 1,376 1,782 1,619 1,829 1,653 86 1,634 1,500 1,943 1,765 1,992 | | | | | | | |
| 76 636 575 847 769 923 842 77 709 640 930 845 1,001 916 78 779 706 1,008 916 1,079 986 79 855 777 1,088 989 1,157 1,052 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,359 1,544 1,395 84 1,373 1,261 1,634 1,488 1,675 1,519 85 1,497 1,376 1,782 1,619 1,829 1,653 86 1,634 1,500 1,943 1,765 1,992 1,802 87 1,782 1,636 2,118 1,924 2,172< | | | | | | | |
| 77 709 640 930 845 1,001 916 78 779 706 1,008 916 1,079 986 79 855 777 1,088 989 1,157 1,052 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,359 1,544 1,395 84 1,373 1,261 1,634 1,488 1,675 1,519 85 1,497 1,376 1,782 1,619 1,829 1,653 86 1,634 1,500 1,943 1,765 1,992 1,802 87 1,782 1,636 2,118 1,924 2,172 1,963 88 1,943 1,785 2,311 2,096 | | | | | | | |
| 78 779 706 1,008 916 1,079 986 79 855 777 1,088 989 1,157 1,052 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,359 1,544 1,395 84 1,373 1,261 1,634 1,488 1,675 1,519 85 1,497 1,376 1,782 1,619 1,829 1,653 86 1,634 1,500 1,943 1,765 1,992 1,802 87 1,782 1,636 2,118 1,924 2,172 1,963 88 1,943 1,785 2,311 2,096 2,367 2,140 89 2,118 1,945 2,518 2,286 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | | | |
| 79 855 777 1,088 989 1,157 1,052 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,359 1,544 1,395 84 1,373 1,261 1,634 1,488 1,675 1,519 85 1,497 1,376 1,782 1,619 1,829 1,653 86 1,634 1,500 1,943 1,765 1,992 1,802 87 1,782 1,636 2,118 1,924 2,172 1,963 88 1,943 1,785 2,311 2,096 2,367 2,140 89 2,118 1,945 2,518 2,286 2,579 2,333 90 2,311 2,121 2,742 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<> | | | | | | | |
| 80 937 857 1,171 1,066 1,239 1,125 81 1,028 942 1,264 1,149 1,329 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,359 1,544 1,395 84 1,373 1,261 1,634 1,488 1,675 1,519 85 1,497 1,376 1,782 1,619 1,829 1,653 86 1,634 1,500 1,943 1,765 1,992 1,802 87 1,782 1,636 2,118 1,924 2,172 1,963 88 1,943 1,785 2,311 2,096 2,367 2,140 89 2,118 1,945 2,518 2,286 2,579 2,333 90 2,311 2,121 2,742 2,493 2,810 2,542 91 2,518 2,313 2,990 2,717 3,065 2,771 92 2,742 2,520 3,260 | | | | | | | |
| 81 1,028 942 1,264 1,149 1,329 1,205 82 1,130 1,040 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,359 1,544 1,395 84 1,373 1,261 1,634 1,488 1,675 1,519 85 1,497 1,376 1,782 1,619 1,829 1,653 86 1,634 1,500 1,943 1,765 1,992 1,802 87 1,782 1,636 2,118 1,924 2,172 1,963 88 1,943 1,785 2,311 2,096 2,367 2,140 89 2,118 1,945 2,518 2,286 2,579 2,333 90 2,311 2,121 2,742 2,493 2,810 2,542 91 2,518 2,313 2,990 2,717 3,065 2,771 92 2,742 2,520 3,260 2,963 3,341 3,022 93 2,990 2,747 3 | | | | | | | |
| 82 1,130 1,040 1,371 1,247 1,432 1,295 83 1,244 1,142 1,490 1,359 1,544 1,395 84 1,373 1,261 1,634 1,488 1,675 1,519 85 1,497 1,376 1,782 1,619 1,829 1,653 86 1,634 1,500 1,943 1,765 1,992 1,802 87 1,782 1,636 2,118 1,924 2,172 1,963 88 1,943 1,785 2,311 2,096 2,367 2,140 89 2,118 1,945 2,518 2,286 2,579 2,333 90 2,311 2,121 2,742 2,493 2,810 2,542 91 2,518 2,313 2,990 2,717 3,065 2,771 92 2,742 2,520 3,260 2,963 3,341 3,022 93 2,990 2,747 3,552 3,229 3,640 3,294 | | | | | | | |
| 83 1,244 1,142 1,490 1,359 1,544 1,395 84 1,373 1,261 1,634 1,488 1,675 1,519 85 1,497 1,376 1,782 1,619 1,829 1,653 86 1,634 1,500 1,943 1,765 1,992 1,802 87 1,782 1,636 2,118 1,924 2,172 1,963 88 1,943 1,785 2,311 2,096 2,367 2,140 89 2,118 1,945 2,518 2,286 2,579 2,333 90 2,311 2,121 2,742 2,493 2,810 2,542 91 2,518 2,313 2,990 2,717 3,065 2,771 92 2,742 2,520 3,260 2,963 3,341 3,022 93 2,990 2,747 3,552 3,229 3,640 3,294 | | | | | | | |
| 84 1,373 1,261 1,634 1,488 1,675 1,519 85 1,497 1,376 1,782 1,619 1,829 1,653 86 1,634 1,500 1,943 1,765 1,992 1,802 87 1,782 1,636 2,118 1,924 2,172 1,963 88 1,943 1,785 2,311 2,096 2,367 2,140 89 2,118 1,945 2,518 2,286 2,579 2,333 90 2,311 2,121 2,742 2,493 2,810 2,542 91 2,518 2,313 2,990 2,717 3,065 2,771 92 2,742 2,520 3,260 2,963 3,341 3,022 93 2,990 2,747 3,552 3,229 3,640 3,294 | | • | | | | | |
| 85 1,497 1,376 1,782 1,619 1,829 1,653 86 1,634 1,500 1,943 1,765 1,992 1,802 87 1,782 1,636 2,118 1,924 2,172 1,963 88 1,943 1,785 2,311 2,096 2,367 2,140 89 2,118 1,945 2,518 2,286 2,579 2,333 90 2,311 2,121 2,742 2,493 2,810 2,542 91 2,518 2,313 2,990 2,717 3,065 2,771 92 2,742 2,520 3,260 2,963 3,341 3,022 93 2,990 2,747 3,552 3,229 3,640 3,294 | | | | • | | • | |
| 86 1,634 1,500 1,943 1,765 1,992 1,802 87 1,782 1,636 2,118 1,924 2,172 1,963 88 1,943 1,785 2,311 2,096 2,367 2,140 89 2,118 1,945 2,518 2,286 2,579 2,333 90 2,311 2,121 2,742 2,493 2,810 2,542 91 2,518 2,313 2,990 2,717 3,065 2,771 92 2,742 2,520 3,260 2,963 3,341 3,022 93 2,990 2,747 3,552 3,229 3,640 3,294 | | • | | | | | • |
| 87 1,782 1,636 2,118 1,924 2,172 1,963 88 1,943 1,785 2,311 2,096 2,367 2,140 89 2,118 1,945 2,518 2,286 2,579 2,333 90 2,311 2,121 2,742 2,493 2,810 2,542 91 2,518 2,313 2,990 2,717 3,065 2,771 92 2,742 2,520 3,260 2,963 3,341 3,022 93 2,990 2,747 3,552 3,229 3,640 3,294 | | • | | • | | | |
| 88 1,943 1,785 2,311 2,096 2,367 2,140 89 2,118 1,945 2,518 2,286 2,579 2,333 90 2,311 2,121 2,742 2,493 2,810 2,542 91 2,518 2,313 2,990 2,717 3,065 2,771 92 2,742 2,520 3,260 2,963 3,341 3,022 93 2,990 2,747 3,552 3,229 3,640 3,294 | | • | • | | • | | • |
| 89 2,118 1,945 2,518 2,286 2,579 2,333 90 2,311 2,121 2,742 2,493 2,810 2,542 91 2,518 2,313 2,990 2,717 3,065 2,771 92 2,742 2,520 3,260 2,963 3,341 3,022 93 2,990 2,747 3,552 3,229 3,640 3,294 | | | | | | | |
| 90 2,311 2,121 2,742 2,493 2,810 2,542 91 2,518 2,313 2,990 2,717 3,065 2,771 92 2,742 2,520 3,260 2,963 3,341 3,022 93 2,990 2,747 3,552 3,229 3,640 3,294 | | • | • | | | | |
| 91 2,518 2,313 2,990 2,717 3,065 2,771 92 2,742 2,520 3,260 2,963 3,341 3,022 93 2,990 2,747 3,552 3,229 3,640 3,294 | | | | | | | |
| 92 2,742 2,520 3,260 2,963 3,341 3,022 93 2,990 2,747 3,552 3,229 3,640 3,294 | | | | | | | |
| 93 2,990 2,747 3,552 3,229 3,640 3,294 | | , | | | | | |
| | | • | | | | | |
| 94 3,260 2,992 3,871 3,518 3,966 3,589 | | | | | | | |
| | 94 | 3,260 | 2,992 | 3,871 | 3,518 | 3,966 | 3,589 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 8%

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Proposed Rates for Policy Form Series LTC-100 Annual Premium per \$10 of Daily Payment Maximum

1,095 x Daily Payment Maximum Plan

| | No | | Equa | | Compo | |
|----------|--------------|------------|----------------|----------------|----------------|----------------|
| | Benefit Inci | | Benefit Inc | | Benefit Inc | |
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 40.04 | 70 | | 405 | 07 | 4=4 | 400 |
| 18-24 | 73 | 66 | 105 | 97 | 151 | 139 |
| 25-29 | 78 | 73 | 114 | 105 | 161 | 151 |
| 30-34 | 83 | 78 | 122 | 114 | 175 | 161 |
| 35-39 | 88 | 83 | 134 | 122 | 190 | 175 |
| 40-44 | 97 | 88 | 144 | 134 | 202 | 190 |
| 45 | 97 | 88 | 144 | 134 | 202 | 190 |
| 46 | 107 | 93 | 146 | 136 | 205 | 192 |
| 47 | 112 | 95 | 151 | 139 | 212 | 195 |
| 48 | 112 | 95 | 151 | 139 | 214 | 197 |
| 49 | 112 | 95 | 153 | 141 | 217 | 200 |
| 50 | 114 | 97 | 156 | 144 | 217 | 200 |
| 51 | 117 | 100 | 158 | 146 | 219 | 202 |
| 52 | 119 | 100 | 163 | 153 | 224 | 209 |
| 53 | 122 | 102 | 173 | 158 | 231 | 214 |
| 54 | 127 | 107 | 183 | 170 | 239 | 219 |
| 55 | 134 | 114 | 195 | 178 | 251 | 226 |
| 56 | 141 | 122 | 205 | 190 | 261 | 239 |
| 57 | 153 | 131 | 219 | 202 | 275 | 253 |
| 58 | 163 | 139 | 236 | 217 | 292 | 263 |
| 59 | 178 | 151 | 253 | 231 | 312 | 282 |
| 60 | 192 | 163 | 270 | 246 | 334 | 302 |
| 61 | 205 | 178 | 292 | 263 | 358 | 324 |
| 62 | 222 | 190 | 314 | 285 | 377 | 343 |
| 63 | 239 | 207 | 334 | 307 | 404 | 368 |
| 64 | 256 | 219 | 360 | 329 | 426 | 387 |
| 65 | 273 | 234 | 382 | 351 | 453 | 414 |
| 66 | 295 | 251 | 414 | 380 | 480 | 438 |
| 67 | 321 | 275 | 448 | 411 | 516 | 470 |
| 68 | 355 | 304 | 492 | 450 | 562 | 514 |
| 69 | 397 | 338 | 541 | 494 | 616 | 565 |
| 70 | 441 | 380 | 594 | 545 | 677 | 618 |
| 70 71 | 494 | 424 | 660 | 604 | 745 | 682 |
| 72 | 555 | 477 | 730 | 667 | 821 | 752 |
| 73 | 618 | 531 | | 738 | 901 | 828 |
| 73 74 | | 592 | 808 | | 991 | 911 |
| | 692 | | 891 | 816 | | |
| 75 76 | 772 | 660 | 984 | 898 | 1,091 | 998 |
| 76 77 | 857 952 | 730 816 | 1,081 | 989 | 1,188 | 1,091 |
| 77 78 | 1.049 | 896 | 1,191 1,295 | 1,088 1,188 | 1,303 1.407 | 1,193 1,290 |
| | , | | | | 1,407 | 1,290 |
| 79 80 | 1,144 | 981 | 1,405 | 1,290 | | |
| 80 | 1,249 | 1,074 | 1,522 | 1,398 | 1,626 | 1,490 |
| 81 | 1,371 | 1,176 | 1,651 | 1,519 | 1,751 | 1,605 |
| 82 | 1,502 | 1,293 | 1,794 | 1,651 | 1,889 | 1,731 |
| 83 | 1,658 | 1,424 | 1,958 | 1,802 | 2,048 | 1,877 |
| 84 | 1,836 | 1,578 | 2,145 | 1,977 | 2,225 | 2,040 |
| 85 | 2,001 | 1,719 | 2,337 | 2,155 | 2,428 | 2,223 |
| 86 | 2,179 | 1,875 | 2,547 | 2,350 | 2,647 | 2,425 |
| 87 | 2,374 | 2,043 | 2,776 | 2,561 | 2,885 | 2,644 |
| 88 | 2,588 | 2,225 | 3,027 | 2,793 | 3,146 | 2,883 |
| 89 | 2,820 | 2,428 | 3,299 | 3,044 | 3,428 | 3,141 |
| 90 | 3,073 | 2,647 | 3,596 | 3,319 | 3,738 | 3,423 |
| 91 | 3,348 | 2,885 | 3,920 | 3,618 | 4,076 | 3,733 |
| 92 | 3,650 | 3,146 | 4,273 | 3,942 | 4,444 | 4,069 |
| 93 | 3,976 | 3,428 | 4,658 | 4,298 | 4,843 | 4,434 |
| 94 | 4,337 | 3,738 | 5,077 | 4,685 | 5,279 | 4,833 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 5%

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Proposed Rates for Policy Form Series LTC-100 Annual Premium per \$10 of Daily Payment Maximum

1,460 x Daily Payment Maximum Plan

| | No | | Equa | | Compo | |
|-----------------------|--------------|-------------------------|-------------|------------|--------------|------------|
| | Benefit Inci | | Benefit Inc | | Benefit Inci | |
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 40.04 | 00 | 75 | 100 | 444 | 470 | 404 |
| 18-24 | 80 | 75 | 122 | 114 | 173 | 161 |
| 25-29 | 85 05 | 80 | 131 | 122 | 185 | 175 |
| 30-34 | 95 | 85 | 141 | 134 | 200 | 190 |
| 35-39 | 102 | 93 | 153 | 144 | 217 | 202 |
| 40-44 | 112 | 100 | 163 | 156 | 234 | 219 |
| 45 | 112 | 100 | 163 | 156 | 234 | 219 |
| 46 | 112 | 100 | 166 | 158 | 236 | 222 |
| 47 | 114 | 102 | 170 | 161 | 241 | 226 |
| 48 | 117 | 105 | 173 | 163 | 243 | 231 |
| 49 50 | 117 | 105 | 175 | 163 | 243 | 231 |
| 50 51 | 119 | 107 | 178 | 166 | 246 | 234 |
| 51 50 | 119 | 107 | 180 | 170 | 253 | 236 |
| 52 | 124 | 114 | 190 | 178 | 256 | 239 |
| 53 | 131 | 119 | 197 | 183 | 263 | 246 |
| 54 | 136 | 124 | 205 | 192 | 275 | 256 |
| 55 50 | 144 | 134 | 219 | 202 | 282 | 261 |
| 56 | 151 | 139 | 234 | 217 | 297 | 273 |
| 57 50 | 161 | 151 | 251 | 231 | 314 | 290 |
| 58 | 175 | 161 | 265 | 246 | 331 | 302 |
| 59 | 190 | 173 | 285 | 263 | 355 | 324 |
| 60 | 200 | 183 | 312 | 285 | 380 | 348 |
| 61 | 217 | 200 | 334 | 304 | 404 | 373 |
| 62 | 236 | 217 | 358 | 331 | 436 | 397 |
| 63 | 251 | 229 | 385 | 353 | 463 | 419 |
| 64 | 268 | 246 | 409 | 380 | 487 | 446 |
| 65 66 | 285 | 261 | 438 | 404 | 514 549 | 470 |
| 66 67 | 309 336 | 282 309 | 467 506 | 433 470 | 548 589 | 499 538 |
| 68 | 375 | 343 | 560 | 516 | 645 | 587 |
| 69 | 416 | 3 4 3 382 | 616 | 570 | 706 | 648 |
| 70 | 463 | 426 | 687 | 631 | 700 777 | 711 |
| 70 71 | 521 | 480 | 760 | 699 | 852 | 711 |
| 71 | 584 | 536 | 845 | 772 | 940 | 869 |
| 73 | 655 | 604 | 933 | 852 | 1,037 | 954 |
| 73 74 | 730 | 674 | 1,023 | 937 | 1,140 | 1,049 |
| 7 -1 75 | 818 | 755 | 1,127 | 1,035 | 1,252 | 1,152 |
| 76 | 913 | 840 | 1,127 | 1,140 | 1,373 | 1,152 |
| 77 | 1,010 | 930 | 1,366 | 1,256 | 1,502 | 1,378 |
| 78 | 1,113 | 1,023 | 1,488 | 1,371 | 1,624 | 1,490 |
| 79 | 1,215 | 1,120 | 1,614 | 1,488 | 1,751 | 1,607 |
| 80 | 1,325 | 1,217 | 1,753 | 1,617 | 1,887 | 1,734 |
| 81 | 1,446 | 1,332 | 1,909 | 1,763 | 2,031 | 1,870 |
| 82 | 1,590 | 1,463 | 2,077 | 1,921 | 2,196 | 2,023 |
| 83 | 1,751 | 1,612 | 2,269 | 2,099 | 2,384 | 2,196 |
| 84 | 1,945 | 1,790 | 2,486 | 2,301 | 2,596 | 2,391 |
| 85 | 2,121 | 1,950 | 2,710 | 2,508 | 2,829 | 2,608 |
| 86 | 2,313 | 2,128 | 2,953 | 2,734 | 3,083 | 2,841 |
| 87 | 2,520 | 2,320 | 3,219 | 2,980 | 3,360 | 3,100 |
| 88 | 2,747 | 2,530 | 3,509 | 3,251 | 3,664 | 3,377 |
| 89 | 2,992 | 2,759 | 3,825 | 3,543 | 3,996 | 3,679 |
| 90 | 3,263 | 3,005 | 4,168 | 3,862 | 4,354 | 4,010 |
| 91 | 3,557 | 3,275 | 4,543 | 4,207 | 4,746 | 4,373 |
| 92 | 3,879 | 3,570 | 4,950 | 4,585 | 5,174 | 4,765 |
| 93 | 4,227 | 3,891 | 5,396 | 4,996 | 5,639 | 5,196 |
| 94 | 4,607 | 4,239 | 5,883 | 5,444 | 6,148 | 5,661 |
| | • | * | • | • | | • |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 4%

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Proposed Rates for Policy Form Series LTC-100 Annual Premium per \$10 of Daily Payment Maximum

2,190 x Daily Payment Maximum Plan

| | No Benefit Inc | reases | Equa Benefit Inc | | Compou Benefit Inci | |
|----------|-------------------|----------------|---------------------|----------------|------------------------|----------------|
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| | | | | | | |
| 18-24 | 97 | 93 | 144 | 134 | 202 | 192 |
| 25-29 | 105 | 100 | 156 | 144 | 219 | 205 |
| 30-34 | 114 | 107 | 170 | 156 | 236 | 222 |
| 35-39 | 122 | 117 | 183 | 170 | 256 | 239 |
| 40-44 | 134 | 124 | 197 | 183 | 275 | 258 |
| 45 | 134 | 124 | 197 | 183 | 275 | 258 |
| 46 | 136 | 127 | 202 | 185 | 280 | 263 |
| 47 | 139 | 131 | 205 | 190 | 285 | 265 |
| 48 49 | 141 144 | 131 134 | 209 214 | 195 197 | 290 292 | 273 273 |
| 50 | 144 | 134 | 217 | 200 | 295 | 275 |
| 51 | 146 | 136 | 222 | 205 | 299 | 280 |
| 52 | 151 | 139 | 226 | 212 | 309 | 290 |
| 53 | 156 | 144 | 239 | 222 | 319 | 297 |
| 54 | 163 | 153 | 253 | 236 | 331 | 309 |
| 55 | 175 | 163 | 270 | 253 | 343 | 321 |
| 56 | 185 | 173 | 285 | 265 | 360 | 336 |
| 57 | 197 | 183 | 304 | 285 | 382 | 355 |
| 58 | 212 | 197 | 329 | 304 | 404 | 377 |
| 59 | 226 | 212 | 353 | 331 | 431 | 399 |
| 60 | 243 | 224 | 377 | 353 | 460 | 429 |
| 61 | 263 | 241 | 404 | 377 404 | 492 523 | 455 |
| 62 63 | 282 302 | 261 280 | 433 458 | 404 | 523 560 | 489 521 |
| 64 | 326 | 302 | 487 | 453 | 597 | 555 |
| 65 | 348 | 324 | 514 | 480 | 633 | 589 |
| 66 | 377 | 351 | 548 | 511 | 677 | 631 |
| 67 | 411 | 380 | 594 | 555 | 728 | 677 |
| 68 | 460 | 426 | 662 | 616 | 794 | 740 |
| 69 | 509 | 472 | 738 | 687 | 867 | 804 |
| 70 | 565 | 526 | 825 | 769 | 947 | 879 |
| 71 | 633 | 589 | 925 | 860 | 1,037 | 962 |
| 72 | 713 | 662 | 1,030 | 959 1,054 | 1,142 | 1,057 |
| 73 74 | 796 889 | 735 823 | 1,137 1,254 | 1,054 1,161 | 1,252 1,378 | 1,161 |
| 74 75 | 989 | 913 | 1,381 | 1,101 | 1,512 | 1,278 1,405 |
| 76 | 1,098 | 1,013 | 1,517 | 1,407 | 1,653 | 1,539 |
| 77 | 1,215 | 1,125 | 1,661 | 1,544 | 1,807 | 1,682 |
| 78 | 1,327 | 1,227 | 1,809 | 1,682 | 1,948 | 1,819 |
| 79 | 1,441 | 1,337 | 1,958 | 1,824 | 2,096 | 1,955 |
| 80 | 1,558 | 1,446 | 2,118 | 1,977 | 2,252 | 2,099 |
| 81 | 1,697 | 1,578 | 2,294 | 2,143 | 2,418 | 2,257 |
| 82 | 1,855 | 1,726 | 2,496 | 2,335 | 2,610 | 2,437 |
| 83 | 2,038 | 1,897 | 2,725 | 2,547 | 2,824 | 2,637 |
| 84 | 2,257 | 2,099 | 2,988 | 2,795 | 3,070 | 2,871 |
| 85 86 | 2,462 2,683 | 2,289 2,496 | 3,255 | 3,046 | 3,346 | 3,129 |
| 86 87 | 2,663 2,924 | 2,490 | 3,550 3,869 | 3,321 3,621 | 3,645 3,974 | 3,411 3,718 |
| 88 | 3,187 | 2,722 | 4,217 | 3,947 | 4,332 | 4,052 |
| 89 | 3,475 | 3,231 | 4,597 | 4,302 | 4,721 | 4,417 |
| 90 | 3,789 | 3,523 | 5,013 | 4,687 | 5,145 | 4,814 |
| 91 | 4,127 | 3,840 | 5,464 | 5,108 | 5,610 | 5,247 |
| 92 | 4,500 | 4,188 | 5,956 | 5,569 | 6,114 | 5,722 |
| 93 | 4,904 | 4,565 | 6,491 | 6,070 | 6,664 | 6,238 |
| 94 | 5,347 | 4,974 | 7,076 | 6,618 | 7,263 | 6,801 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 4%

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Proposed Rates for Policy Form Series LTC-100 Annual Premium per \$10 of Daily Payment Maximum

Unlimited Plan

| | No | | Equa | I | Compou | und |
|----------------|----------------|----------------|----------------|----------------|------------------------|----------------|
| | Benefit Incr | eases | Benefit Inci | | Benefit Inci | |
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 10 24 | 114 | 107 | 173 | 156 | 234 | 219 |
| 18-24 25-29 | 122 | 117 | 173 | 156 170 | 25 4 253 | 219 |
| 30-34 | 134 | 124 | 200 | 183 | 273 | 256 |
| 35-39 | 144 | 136 | 217 | 197 | 295 | 275 |
| 40-44 | 156 | 146 | 234 | 214 | 319 | 297 |
| 45 | 156 | 146 | 234 | 214 | 319 | 297 |
| 46 | 161 | 151 | 239 | 217 | 324 | 302 |
| 47 | 163 | 153 | 241 | 219 | 331 | 309 |
| 48 | 163 | 156 | 246 | 224 | 336 | 314 |
| 49 | 166 | 158 | 251 | 226 | 338 | 317 |
| 50 | 170 | 158 | 253 | 231 | 341 | 319 |
| 51 | 173 | 163 | 261 | 239 | 348 | 324 |
| 52 | 180 | 170 | 270 | 246 | 358 | 336 |
| 53 | 185 | 175 | 282 | 261 | 373 | 348 |
| 54 55 | 195 | 183 | 299 | 278 | 385 | 360 |
| 55 56 | 205 219 | 192 205 | 319 341 | 297 319 | 404 429 | 377 399 |
| 57 | 236 | 219 | 363 | 341 | 453 | 421 |
| 58 | 246 | 231 | 390 | 370 | 480 | 450 |
| 59 | 270 | 251 | 416 | 394 | 509 | 475 |
| 60 | 285 | 263 | 443 | 421 | 538 | 504 |
| 61 | 309 | 285 | 477 | 455 | 575 | 538 |
| 62 | 331 | 309 | 509 | 482 | 614 | 575 |
| 63 | 358 | 334 | 536 | 509 | 657 | 618 |
| 64 | 382 | 355 | 562 | 533 | 701 | 662 |
| 65 | 414 | 385 | 592 | 558 | 750 | 711 |
| 66 67 | 448 489 | 419 | 628 684 | 589 640 | 806 | 762 |
| 68 | 543 | 460 509 | 760 | 716 | 869 942 | 821 889 |
| 69 | 601 | 565 | 855 | 804 | 1,028 | 964 |
| 70 | 672 | 628 | 967 | 908 | 1,118 | 1,042 |
| 71 | 748 | 699 | 1,086 | 1,020 | 1,220 | 1,135 |
| 72 | 835 | 782 | 1,213 | 1,137 | 1,342 | 1,247 |
| 73 | 935 | 872 | 1,344 | 1,259 | 1,468 | 1,366 |
| 74 | 1,040 | 967 | 1,483 | 1,390 | 1,612 | 1,505 |
| 75 | 1,161 | 1,074 | 1,631 | 1,524 | 1,768 | 1,658 |
| 76 77 | 1,286 | 1,193 | 1,792 | 1,675 | 1,936 | 1,821 |
| 77 78 | 1,417 1,539 | 1,315 1,432 | 1,960 2,128 | 1,833 1,992 | 2,109 | 1,989 2,143 |
| | | | | | 2,272 | |
| 79 80 | 1,663 1,797 | 1,553 1,680 | 2,299 2,481 | 2,155 2,333 | 2,440 2,613 | 2,301 2,464 |
| 81 | 1,948 | 1,824 | 2,681 | 2,527 | 2,805 | 2,644 |
| 82 | 2,121 | 1,989 | 2,912 | 2,749 | 3,022 | 2,849 |
| 83 | 2,325 | 2,184 | 3,180 | 3,000 | 3,265 | 3,080 |
| 84 | 2,569 | 2,408 | 3,489 | 3,290 | 3,548 | 3,348 |
| 85 | 2,803 | 2,625 | 3,803 | 3,587 | 3,867 | 3,650 |
| 86 | 3,056 | 2,861 | 4,147 | 3,908 | 4,215 | 3,976 |
| 87 | 3,331 | 3,117 | 4,522 | 4,261 | 4,595 | 4,337 |
| 88 | 3,630 | 3,399 | 4,928 | 4,646 | 5,009 | 4,726 |
| 89 | 3,959 4,315 | 3,703 | 5,371 5,953 | 5,062 5,517 | 5,461 5,053 | 5,152 5,615 |
| 90 91 | 4,315 4,704 | 4,039 4,402 | 5,853 6,379 | 5,517 6,014 | 5,953 6,486 | 5,615 6,119 |
| 92 | 5,128 | 4,799 | 6,954 | 6,555 | 7,071 | 6,669 |
| 93 | 5,588 | 5,233 | 7,580 | 7,146 | 7,709 | 7,271 |
| 94 | 6,092 | 5,702 | 8,262 | 7,789 | 8,403 | 7,925 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10%

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Proposed Rates for Policy Form Series LTC-100 Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

730 x Daily Payment Maximum Plan

| | No | | Equa | ıl | Compo | und |
|------------------|----------------------|------------|----------------------|------------|----------------------|------------|
| | Benefit Inci | | Benefit Inc | | Benefit Inc | |
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 18-24 | 17 | 17 | 24 | 22 | 34 | 32 |
| 25-29 | 17 | 17 | 2 4 27 | 24 | 3 4 37 | 32 34 |
| 30-34 | 22 | 19 | 29 | 27 | 41 | 37 |
| 35-39 | 22 | 19 | 32 | 27 | 44 | 39 |
| 40-44 | 24 | 22 | 34 | 29 | 49 | 41 |
| 45 | 24 | 22 | 34 | 29 | 49 | 41 |
| 46 | 24 | 22 | 34 | 32 | 49 | 44 |
| 47 | 24 | 22 | 34 | 32 | 49 | 44 |
| 48 | 24 | 22 | 37 | 32 | 49 | 46 |
| 49 | 27 | 24 | 37 | 32 | 49 | 46 |
| 50 | 27 | 24 | 37 | 34 | 51 | 46 |
| 51 | 27 | 24 | 37 | 34 | 51 | 46 |
| 52 | 27 | 24 | 39 | 34 | 54 | 49 |
| 53 | 27 | 24 | 41 | 37 | 54 | 49 |
| 54 | 29 | 27 | 44 | 39 | 56 | 51 |
| 55 56 | 32 | 27 | 46 | 41 44 | 58 | 54 50 |
| 56 57 | 32 34 | 29 29 | 49 54 | 44 49 | 61 66 | 56 |
| 5 <i>1</i> 58 | 3 4 37 | 32 | 5 4 56 | 51 | 71 | 58 63 |
| 59 | 41 | 37 | 58 | 54 | 73 | 66 |
| 60 | 44 | 39 | 63 | 58 | 78 | 71 |
| 61 | 46 | 41 | 68 | 61 | 85 | 78 |
| 62 | 51 | 46 | 73 | 66 | 90 | 80 |
| 63 | 56 | 51 | 78 | 71 | 95 | 88 |
| 64 | 58 | 54 | 85 | 78 | 100 | 93 |
| 65 | 63 | 56 | 93 | 83 | 107 | 97 |
| 66 | 66 | 61 | 95 | 85 | 110 | 100 |
| 67 | 68 | 61 | 100 | 90 | 114 | 105 |
| 68 | 73 | 66 | 105 | 95 | 119 | 110 |
| 69 70 | 78 | 71 | 112 | 100 | 127 | 114 |
| 70 71 | 85 90 | 78 83 | 117 122 | 105 110 | 134 139 | 119 127 |
| 72 | 97 | 88 | 122 | 117 | 146 | 134 |
| 73 | 102 | 95 | 136 | 124 | 153 | 139 |
| 74 | 110 | 100 | 146 | 131 | 161 | 146 |
| 75 | 114 | 105 | 153 | 139 | 168 | 153 |
| 76 | 122 | 110 | 161 | 146 | 175 | 161 |
| 77 | 127 | 114 | 168 | 151 | 180 | 166 |
| 78 | 131 | 119 | 170 | 156 | 183 | 168 |
| 79 | 136 | 124 | 175 | 158 | 185 | 168 |
| 80 | 141 | 129 | 175 | 161 | 185 | 168 |
| 81 | 153 | 141 | 190 | 173 | 200 | 180 |
| 82 83 | 170 187 | 156 170 | 205 224 | 187 205 | 214 231 | 195 209 |
| 84 | 207 | 190 | 246 | 203 | 251 | 209 |
| 85 | 224 | 207 | 268 | 243 | 275 | 248 |
| 86 | 246 | 224 | 292 | 265 | 299 | 270 |
| 87 | 268 | 246 | 319 | 290 | 326 | 295 |
| 88 | 292 | 268 | 346 | 314 | 355 | 321 |
| 89 | 319 | 292 | 377 | 343 | 387 | 351 |
| 90 | 346 | 319 | 411 | 375 | 421 | 382 |
| 91 | 377 | 348 | 448 | 407 | 460 | 416 |
| 92 | 411 | 377 | 489 | 446 | 502 | 453 |
| 93 | 448 | 411 | 533 | 485 | 545 | 494 |
| 94 | 489 | 448 | 582 | 528 | 594 | 538 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 8%

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Proposed Rates for Policy Form Series LTC-100 Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

1,095 x Daily Payment Maximum Plan

| | No | | Equa | | Compo | |
|----------|-------------|------------|-------------|------------|------------|------------|
| | Benefit Inc | | Benefit Ind | | Benefit In | |
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 10.01 | | 4.0 | 20 | 00 | 40 | 4.4 |
| 18-24 | 22 | 19 | 32 | 29 | 46 | 41 |
| 25-29 | 24 | 22 | 34 | 32 | 49 | 46 |
| 30-34 | 24 | 24 | 37 | 34 | 54 | 49 |
| 35-39 | 27 | 24 | 41 | 37 | 56 | 54 |
| 40-44 | 29 | 27 | 44 | 41 | 61 | 56 |
| 45 | 29 | 27 | 44 | 41 | 61 | 56 |
| 46 | 32 | 27 | 44 | 41 | 61 | 58 |
| 47 | 34 | 29 | 46 | 41 | 63 | 58 |
| 48 | 34 | 29 | 46 | 41 | 63 | 58 |
| 49 | 34 | 29 | 46 | 41 | 66 | 61 |
| 50 | 34 | 29 | 46 | 44 | 66 | 61 |
| 51 | 34 | 29 | 49 | 44 | 66 | 61 |
| 52 | 37 | 29 | 49 | 46 | 68 | 63 |
| 53 | 37 | 32 | 51 | 49 | 71 | 63 |
| 54 | 39 | 32 | 56 | 51 | 71 | 66 |
| 55 | 41 | 34 | 58 | 54 | 75 | 68 |
| 56 | 41 | 37 | 61 | 56 | 78 | 71 |
| 57 | 46 | 39 | 66 | 61 | 83 | 75 |
| 58 | 49 | 41 | 71 | 66 | 88 | 73 78 |
| | | | | | | |
| 59 60 | 54 50 | 46 | 75 20 | 71 | 93 | 85 |
| 60 | 58 | 49 | 80 | 73 | 100 | 90 |
| 61 | 61 | 54 | 88 | 78 | 107 | 97 |
| 62 | 66 | 56 | 95 | 85 | 114 | 102 |
| 63 | 71 | 63 | 100 | 93 | 122 | 110 |
| 64 | 78 | 66 | 107 | 100 | 129 | 117 |
| 65 | 83 | 71 | 114 | 105 | 136 | 124 |
| 66 | 85 | 73 | 119 | 110 | 139 | 127 |
| 67 | 90 | 78 | 127 | 114 | 144 | 131 |
| 68 | 95 | 83 | 134 | 122 | 151 | 139 |
| 69 | 102 | 88 | 141 | 129 | 161 | 146 |
| 70 | 110 | 95 | 149 | 136 | 170 | 156 |
| 71 | 119 | 102 | 158 | 146 | 178 | 163 |
| 72 | 127 | 110 | 168 | 153 | 190 | 173 |
| 73 | 136 | 117 | 178 | 163 | 197 | 183 |
| 74 | 146 | 124 | 187 | 170 | 207 | 192 |
| 75 | 153 | 131 | 197 | 180 | 219 | 200 |
| 76 | 163 | 139 | 205 | 187 | 226 | 207 |
| 77 | 170 | 146 | 214 | 195 | 234 | 214 |
| 78 | 178 | 153 | 219 | 202 | 239 | 219 |
| 79 | 183 | 156 | 224 | 207 | 241 | 222 |
| 80 | 187 | 161 | 229 | 209 | 243 | 224 |
| 81 | 205 | 175 | 248 | 229 | 263 | 241 |
| 82 | 226 | 195 | 270 | 248 | 282 | 261 |
| 83 | 248 | 214 | 295 | 270 | 307 | 282 |
| 84 | 275 | 236 | 321 | 297 | 334 | 307 |
| 85 | 299 | 258 | 351 | 324 | 365 | 334 |
| 86 | 326 | 282 | 382 | 353 | 397 | 363 |
| 87 | 355 | 307 | 416 | 385 | 433 | 397 |
| | 387 | | 453 | 303 419 | 433 472 | |
| 88 80 | 387 424 | 334 | | 419 458 | | 433 472 |
| 89 | | 365 207 | 494 541 | | 514 560 | |
| 90 | 460 | 397 | 541 590 | 497 | 560 | 514 560 |
| 91 | 502 | 433 | 589 | 543 | 611 | 560 |
| 92 | 548 | 472 | 640 | 592 | 667 | 611 |
| 93 | 597 | 514 | 699 | 645 | 726 | 665 |
| 94 | 650 | 560 | 762 | 704 | 791 | 726 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 5%

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Proposed Rates for Policy Form Series LTC-100 Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

1,460 x Daily Payment Maximum Plan

| | No Benefit Inci | r02000 | Equa Benefit Inc | | Compo | |
|----------------|-------------------------|-----------------|---------------------|-----------------|----------------|-----------------|
| Issue Age | 50 Day E.P. | 100 Day E.P. | 50 Day E.P. | 100 Day E.P. | 50 Day E.P. | 100 Day E.P. |
| 18-24 25-29 | 24 27 | 22 24 | 37 39 | 34 37 | 51 56 | 49 54 |
| 30-34 | 29 | 27 | 41 | 41 | 61 | 56 |
| 35-39 | 32 | 27 | 46 | 44 | 66 | 61 |
| 40-44 | 34 | 29 | 49 | 46 | 71 | 66 |
| 45 | 34 | 29 | 49 | 46 | 71 | 66 |
| 46 47 | 34 34 | 29 32 | 49 51 | 49 49 | 71 73 | 66 68 |
| 47 48 | 34 34 | 32 32 | 51 51 | 49 49 | 73 73 | 71 |
| 49 | 34 | 32 | 54 | 49 | 73 73 | 71 |
| 50 | 37 | 32 | 54 | 49 | 73 | 71 |
| 51 | 37 | 32 | 54 | 51 | 75 | 71 |
| 52 | 37 | 34 | 56 | 54 | 78 | 71 |
| 53 | 39 | 37 | 58 | 56 | 78 | 73 |
| 54 55 | 41 44 | 37 41 | 61 66 | 58 61 | 83 85 | 78 78 |
| 56 | 44 46 | 41 | 71 | 66 | 90 | 83 |
| 57 | 49 | 46 | 75 75 | 71 | 95 | 88 |
| 58 | 54 | 49 | 80 | 73 | 100 | 90 |
| 59 | 56 | 51 | 85 | 78 | 107 | 97 |
| 60 | 61 | 56 | 93 | 85 | 114 | 105 |
| 61 | 66 | 61 | 100 | 93 | 122 | 112 |
| 62 63 | 71 75 | 66 68 | 107 114 | 100 107 | 131 139 | 119 127 |
| 64 | 75 80 | 73 | 122 | 107 | 146 | 134 |
| 65 | 85 | 78 | 131 | 122 | 153 | 141 |
| 66 | 90 | 83 | 136 | 127 | 158 | 144 |
| 67 | 95 | 88 | 141 | 131 | 166 | 151 |
| 68 | 102 | 93 | 151 | 139 | 175 | 158 |
| 69 | 107 | 100 | 161 | 149 | 183 | 168 |
| 70 71 | 117 124 | 107 114 | 173 183 | 158 168 | 195 205 | 178 190 |
| 72 | 134 | 124 | 195 | 178 | 217 | 200 |
| 73 | 144 | 134 | 205 | 187 | 229 | 209 |
| 74 | 153 | 141 | 214 | 197 | 239 | 222 |
| 75 | 163 | 151 | 226 | 207 | 251 | 231 |
| 76 | 173 | 161 | 236 | 217 | 261 | 239 |
| 77 78 | 183 190 | 168 173 | 246 253 | 226 234 | 270 275 | 248 253 |
| 78 79 | 195 | 180 | 258 | 234 | 280 | 258 |
| 80 | 200 | 183 | 263 | 243 | 282 | 261 |
| 81 | 217 | 200 | 287 | 265 | 304 | 280 |
| 82 | 239 | 219 | 312 | 287 | 329 | 304 |
| 83 | 263 | 241 | 341 | 314 | 358 | 329 |
| 84 | 292 | 268 | 373 | 346 | 390 | 358 |
| 85 86 | 319 348 | 292 | 407 443 | 377 409 | 424 463 | 392 |
| 86 87 | 3 4 6 377 | 319 348 | 443 482 | 409 448 | 504 | 426 465 |
| 88 | 411 | 380 | 526 | 487 | 550 | 506 |
| 89 | 448 | 414 | 575 | 531 | 599 | 553 |
| 90 | 489 | 450 | 626 | 579 | 653 | 601 |
| 91 | 533 | 492 | 682 | 631 | 711 | 655 |
| 92 | 582 | 536 | 743 | 687 750 | 777 945 | 716 770 |
| 93 94 | 633 692 | 584 636 | 808 881 | 750 816 | 845 923 | 779 850 |
| J-7 | 032 | 030 | 001 | 010 | 323 | 000 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 4%

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Proposed Rates for Policy Form Series LTC-100 Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

2,190 x Daily Payment Maximum Plan

| | No | | Equa | | Compo | |
|----------------------------|----------------------|----------------------|-------------|------------|-------------|------------|
| lagua | Benefit Inci | | Benefit Inc | | Benefit Inc | |
| Issue | 50 Day | 100 Day E.P. | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| 18-24 | 29 | 27 | 44 | 41 | 61 | 58 |
| 25-29 | 32 | 29 | 46 | 44 | 66 | 61 |
| 30-34 | 32 34 | 32 | 51 | 44 | 71 | 66 |
| 35-3 4 35-39 | 3 4 37 | 32 34 | | 51 | 71 78 | 71 |
| 40-44 | 41 | 3 4 37 | 56 58 | 56 | 83 | 71 |
| 40-44 45 | 41 | 37 | 58 | 56 | 83 | 78 |
| 45 46 | 41 | 39 | 61 | 56 | 85 | 78 |
| 47 | 41 | 39 | 61 | 56 | 85 | 80 |
| 48 | 41 | 39 | 63 | 58 | 88 | 83 |
| 46 49 | 44 | 41 | 63 | 58 | 88 | 83 |
| 50 | 44 | 41 | 66 | 61 | 88 | 83 |
| 51 | 44 | 41 | 66 | 61 | 90 | 85 |
| 52 | 46 | 41 | 68 | 63 | 93 | 88 |
| 53 | 46 | 44 | 71 | 66 | 95 95 | 90 |
| 54 | 49 | 46 | 7 T | 71 | 100 | 93 |
| 55 | 54 | 49 | 80 | 75 | 102 | 97 |
| 56 | 56 | 51 | 85 | 80 | 107 | 100 |
| 57 | 58 | 56 | 93 | 85 | 114 | 107 |
| 58 | 63 | 58 | 100 | 93 | 122 | 114 |
| 59 | 68 | 63 | 107 | 100 | 129 | 119 |
| 60 | 73 | 68 | 114 | 107 | 139 | 129 |
| 61 | 78 | 73 | 122 | 114 | 149 | 136 |
| 62 | 85 | 78 | 129 | 122 | 158 | 146 |
| 63 | 90 | 85 | 136 | 129 | 168 | 156 |
| 64 | 97 | 90 | 146 | 136 | 180 | 166 |
| 65 | 105 | 97 | 153 | 144 | 190 | 178 |
| 66 | 110 | 102 | 158 | 149 | 197 | 183 |
| 67 | 114 | 107 | 166 | 156 | 205 | 190 |
| 68 | 124 | 114 | 178 | 166 | 214 | 200 |
| 69 | 131 | 122 | 192 | 178 | 226 | 209 |
| 70 | 141 | 131 | 207 | 192 | 236 | 219 |
| 71 | 151 | 141 | 222 | 207 | 248 | 231 |
| 72 | 163 | 153 | 236 | 222 | 263 | 243 |
| 73 | 175 | 161 | 251 | 231 | 275 | 256 |
| 74 | 187 | 173 | 263 | 243 | 290 | 268 |
| 75 | 197 | 183 | 275 | 256 | 302 | 280 |
| 76 | 209 | 192 | 287 | 268 | 314 | 292 |
| 77 | 219 | 202 | 299 | 278 | 326 | 302 |
| 78 | 226 | 209 | 307 | 285 | 331 | 309 |
| 79 | 231 | 214 | 314 | 292 | 336 | 312 |
| 80 | 234 | 217 | 319 | 297 | 338 | 314 |
| 81 82 | 256 | 236 | 343 | 321 | 363 392 | 338 |
| 83 | 278 307 | 258 285 | 375 409 | 351 382 | 392 424 | 365 394 |
| 84 | 338 | 314 | 448 | 419 | 460 | 431 |
| 85 | 370 | 343 | 489 | 458 | 502 | 470 |
| 86 | 402 | 375 | 533 | 499 | 548 | 511 |
| 87 | 438 | 409 | 579 | 543 | 597 | 558 |
| 88 | 477 | 446 | 633 | 592 | 650 | 609 |
| 89 | 521 | 485 | 689 | 645 | 709 | 662 |
| 90 | 567 | 528 | 752 | 704 | 772 | 723 |
| 91 | 618 | 577 | 821 | 767 | 842 | 786 |
| 92 | 674 | 628 | 894 | 835 | 918 | 860 |
| 93 | 735 | 684 | 974 | 911 | 1,001 | 935 |
| 94 | 801 | 745 | 1,062 | 993 | 1,088 | 1,020 |
| | | | | | | |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10% Restoration of Benefits Rider Rate 4%

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Proposed Rates for Policy Form Series LTC-100 Annual Nonforfeiture Premium per \$10 of Daily Payment Maximum

Unlimited Plan

| | No Benefit Incr | 02505 | Equa Benefit Incr | | Compou Benefit Inci | |
|----------|--------------------|------------|----------------------|------------|------------------------|------------|
| Issue | 50 Day | 100 Day | 50 Day | 100 Day | 50 Day | 100 Day |
| Age | E.P. | E.P. | E.P. | E.P. | E.P. | E.P. |
| / igo | L., . | ⊑ | L., . | L | | ⊑ |
| 18-24 | 34 | 32 | 51 | 46 | 71 | 66 |
| 25-29 | 37 | 34 | 56 | 51 | 75 | 71 |
| 30-34 | 41 | 37 | 61 | 56 | 83 | 78 |
| 35-39 | 44 | 41 | 66 | 58 | 88 | 83 |
| 40-44 | 46 | 44 | 71 | 63 | 95 | 90 |
| 45 | 46 | 44 | 71 | 63 | 95 | 90 |
| 46 | 49 | 46 | 71 | 66 | 97 | 90 |
| 47 | 49 | 46 | 73 | 66 | 100 | 93 |
| 48 | 49 | 46 | 73 | 68 | 100 | 95 |
| 49 | 49 | 49 | 75 | 68 | 102 | 95 |
| 50 | 51 | 49 | 75 | 71 | 102 | 95 |
| 51 | 51 | 49 | 78 | 71 | 105 | 97 |
| 52 | 54 | 51 | 80 | 73 | 107 | 100 |
| 53 | 56 | 54 | 85 | 78 | 112 | 105 |
| 54 | 58 | 56 | 90 | 83 | 114 | 107 |
| 55 50 | 61 | 58 64 | 95 | 90 | 122 | 114 |
| 56 | 66 71 | 61 66 | 102 | 95 103 | 129 | 119 |
| 57 58 | 71 73 | 66 71 | 110 117 | 102 112 | 136 144 | 127 136 |
| 59 | 73 80 | 7 T | 124 | 112 | 153 | 144 |
| 60 | 85 | 73 78 | 134 | 119 | 161 | 151 |
| 61 | 93 | 85 | 144 | 136 | 173 | 161 |
| 62 | 100 | 93 | 153 | 144 | 185 | 173 |
| 63 | 107 | 100 | 161 | 153 | 197 | 185 |
| 64 | 114 | 107 | 168 | 161 | 209 | 200 |
| 65 | 124 | 114 | 178 | 168 | 224 | 214 |
| 66 | 129 | 122 | 183 | 170 | 234 | 222 |
| 67 | 136 | 129 | 192 | 180 | 243 | 229 |
| 68 | 146 | 136 | 205 | 192 | 253 | 241 |
| 69 | 156 | 146 | 222 | 209 | 268 | 251 |
| 70 | 168 | 158 | 241 | 226 | 280 | 261 |
| 71 | 180 | 168 | 261 | 246 | 292 | 273 |
| 72 | 192 | 180 | 280 | 261 | 309 | 287 |
| 73 | 205 | 192 | 295 | 278 | 324 | 299 |
| 74 | 219 | 202 | 312 | 292 | 338 | 317 |
| 75 | 231 | 214 | 326 | 304 | 353 | 331 |
| 76 | 243 | 226 | 341 | 319 | 368 | 346 |
| 77 | 256 | 236 | 353 | 331 | 380 | 358 |
| 78 70 | 261 | 243 | 363 | 338 | 387 | 365 |
| 79 80 | 265 270 | 248 253 | 368 373 | 346 351 | 390 392 | 368 370 |
| 81 | 270 292 | 273 | 402 | 380 | 421 | 370 |
| 82 | 319 | 299 | 436 | 411 | 453 | 429 |
| 83 | 348 | 329 | 477 | 450 | 489 | 463 |
| 84 | 385 | 360 | 523 | 494 | 533 | 502 |
| 85 | 421 | 394 | 570 | 538 | 579 | 548 |
| 86 | 458 | 429 | 621 | 587 | 633 | 597 |
| 87 | 499 | 467 | 679 | 640 | 689 | 650 |
| 88 | 545 | 509 | 740 | 696 | 752 | 709 |
| 89 | 594 | 555 | 806 | 760 | 818 | 772 |
| 90 | 648 | 606 | 879 | 828 | 894 | 842 |
| 91 | 706 | 660 | 957 | 903 | 974 | 918 |
| 92 | 769 | 721 | 1,042 | 984 | 1,062 | 1,001 |
| 93 | 838 | 784 | 1,137 | 1,071 | 1,157 | 1,091 |
| 94 | 913 | 855 | 1,239 | 1,169 | 1,261 | 1,188 |

Semi-annual, quarterly, and monthly premiums are 51%, 26%, and 9% of annual premiums Spousal Discount 20% Preferred Discount 10%

LTC-100 Page 10 of 10

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Mm/dd/yyyy
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«FIELD_2» «FIELD_3» «FIELD_4»
«FIELD_6»
«FIELD_7»
«FIELD_8» «FIELD_9» «FIELD_10»
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RE: Long-Term Care Insurance Plan Policy Number: «FIELD_13»

Dear «FIELD_2» «FIELD_4»:

Important Change in Your Long-Term Care Insurance Policy

This letter is to notify you that your long-term care insurance policy's premium rate is increasing.

We periodically review the current and projected results and other critical performance assumptions of our long-term care policies. Based on our nationwide review of experience on these policies, an increase in the renewal premium rates for all policies is justified. The increase in renewal premiums has been presented to and approved by your state Department of Insurance and will apply to all policies in your state of issue in accordance with the terms of your policy contract. The amount of the premium increase and your options are outlined below.

What are my Options?

We know how important your long-term care coverage is to you and that this action may affect individual policyholders in different ways. Your options and the action you must take to select one of them are explained below. The effective date of your selected option is «FIELD_16».

Option 1: Your premium automatically increases and your coverage amounts continue as reflected under Option 1 in the benefits chart on the following page. This option is automatic and does not require any action on your part.

Your premium will automatically increase by «FIELD_17» «FIELD_18». Your «FIELD_18» premium will be adjusted to «FIELD_19» beginning «FIELD_16». If you pay premiums through electronic fund transfer, your premiums will be adjusted automatically to reflect the new amount. If you pay premiums through direct billing, your new premium amount will be reflected on your «FIELD_16» billing.

Option 2: You may take a one-time decrease to your coverage amounts and your current premium remains the same as reflected under Option 2 in the chart below.

To select this option, please sign, date, and return the enclosed "Coverage Decrease Election Form" in the envelope provided no later than **30 days** from the date of this letter.

Option 3: You may convert your coverage to a paid-up status with a reduced total coverage amount equaling the greater of the cumulative premiums paid since inception including the premiums paid prior to any changes in benefits, but excluding any waived premiums; or 30 times the Nursing Home Care Daily Maximum. Please note that this option limits the amount of future benefits you are eligible to receive.

To select this option, please complete and return the enclosed "*Paid-Up Status Election Form*" in the enclosed envelope no later than 120 days.

Benefits Chart

| Feature | Current | Option 1 | Option 2 | Option 3 |
|--|--------------|--------------|--------------|--------------|
| Nursing Home Care Daily Maximum | \$«FIELD_20» | \$«FIELD_20» | \$«FIELD_26» | \$«FIELD_20» |
| Assisted Living Facility Care Daily Maximum | \$«FIELD_21» | \$«FIELD_21» | \$«FIELD_27» | \$«FIELD_21» |
| Home Health Care Daily Maximum | \$«FIELD_22» | \$«FIELD_22» | \$«FIELD_28» | \$«FIELD_22» |
| Total Coverage Amount | «FIELD_34» | «FIELD_34» | «FIELD_35» | «FIELD_32» |
| «FIELD_18» Premium | \$«FIELD_23» | \$«FIELD_25» | \$«FIELD_23» | \$0 |

NOTE: Your premium will automatically increase effective «FIELD_16» if you don't return either of the enclosed election forms.

However, if your policy were to lapse within 120 days of the due date of your first increased premium, you would automatically receive Option 3.

We realize that this offer is complicated. Please call our special toll-free number «grp_cs_phone» and speak to our customer service representatives Monday through Friday, 8 a.m. to 6 p.m. Eastern Time or email us at Cincilifeltc@ltcg.com. We thank you for your business and look forward to serving you for many years.

Sincerely,

Α

Administrator «grp_program»

Enclosure

cc: «Agent_FName» «Agent_MName» «Agent_LName»
«Agency»

«Agent_Addr1» «Agent_Addr2»

«Agent_City» «Agent_State» «Agent_Zip»

| | nd return in sepa | | • | | | | | | | |
|----------|--------------------|----------|------------|--------|----------|----------|---------|---------|-----------|-----------|
| | Change Remin | | | | | | | | | |
| • | ddress has cha | _ | - | | e, pleas | e indica | te your | correct | address b | oelow and |
| | Street/P. O. BO | | | | | | | | | |
| | City | | | | | | | | | |
| | State | ZI | IP Code | | | | | | | |
| | Telephone (|) | | Date: | | | | | | |
| Return T | o: Cincinnati Life | e Long-T | erm Care P | rogram | | | | | | |

Administrator P.O. Box 64904 St. Paul, MN 55164

- Field 16: Enter effective date
- Field 17: Enter percentage of increase
- Field 18: Enter premium mode
- Field 19: Enter increased modal premium
- Field 20: Enter Nursing Home Care Maximum Daily Benefit Amount as of next policy anniversary due date without rate increase
- Field 21: Assisted Living Facility Care Maximum Daily Benefit Amount as of next policy anniversary due date without rate increase
- Field 22: Enter Home Health Care Maximum Daily Benefit Amount as of next policy anniversary due date without rate increase
- Field 23: Premium for coverage as of next policy anniversary due date without rate increase
- Field 25: Enter new increased premium as of next policy anniversary due date
- Field 26: Enter decreased Nursing Home Maximum Daily Benefit Amount
- Field 27: Enter Decreased Assisted Living Maximum Daily Benefit Amount
- Field 28: Enter Decreased Home Care Maximum Monthly Benefit Amount
- Field 30: Enter Effective date of premium rate or coverage decrease change defined by the policy anniversary due date
- Field 31: Enter date of letter plus 30 days
- Field 32: Greater of the cumulative premiums paid since inception and 30 times the Nursing Home Care Daily Maximum Or the remaining benefit amount of the policy, if less.
- Field 34: Enter Current Lifetime Maximum
- Field 35: Enter Decreased Lifetime Maximum

The Cincinnati Life Insurance Company Life Horizons Long-Term Care Plan

COVERAGE DECREASE ELECTION FORM

To select the one-time decrease to your coverage amounts and maintain your current premium, please sign and date in the box below. Return the completed form in the envelope provided no later than 30 days from the date of this letter.

Decreased Nursing Home Maximum Daily Benefit Amount: \$ \\$ \\$ \FIELD_26 \\$ \\

Decreased Assisted Living Facility Maximum Daily Amount: \$ \\$ \\$ \FIELD_27 \\$ \\

Decreased Home Care Maximum Monthly Amount: \$ \\$ \\$ \FIELD_28 \\$ \\

Decreased Total Coverage Amount: \$ \\$ \\$ \FIELD_35 \\$ \\

Premium/Premium Mode: \$ \\$ \\$ \FIELD_23 \\$ / \\$ \\$ \\$ \FIELD_18 \\$ \\

| Insured: Policy Number: | |)_4» | | | | |
|---|---|------|------|--|--|--|
| amounts with r | Issured: «FIELD_2» «FIELD_3» «FIELD_4» olicy Number: «FIELD_13» Ity signature below affirms my selection of Option 2, a one-time decrease to my coverage mounts with my current premium remaining the same as shown above. I understand my ecreased coverage amounts will be effective «FIELD_31». Ignature of Policy Owner Date | | | | | |
| Signature of Poli | icy Owner | | Date | | | |
| PLEASE RETURN THIS FORM NO LATER THAN 30 DAYS FROM THE DATE OF THIS LETTER. | | | | | | |

For questions regarding your options, please call <code>«grp_cs_phone».</code>

Please make sure address shows through the envelope window.

The Cincinnati Life Insurance Company Life Horizons Long-Term Care Plan

PAID-UP STATUS ELECTION FORM

\$«FIELD_20»

\$«FIELD_21»

\$«FIELD_22»

\$«FIELD_32»

To convert your coverage to a paid-up status with a reduced coverage amount of «FIELD_32», you must sign and date this form in the box below and return this form in the envelope provided no later than 120 days after « $\underline{\text{FIELD_16}}$ ».

| Premium: | | \$0 | |
|---|---|------------|--|
| Insured: Policy Number: | «FIELD_2» «FIELD_3» «FIELD_4» «FIELD_13» | | |
| My signature below affirms my selection of Option 3 to convert my coverage to a paid-up status with a decreased Total Coverage Amount and no future Premium as shown above. I understand my decreased Total Coverage Amount will be effective «FIELD_30». | | | |
| Signature of Pol | cy Owner | Date | |
| PLEASE RETURN THIS FORM NO LATER THAN 15 days prior to «FIELD_31». | | | |

For questions regarding your options, please call <code>«grp_cs_phone».</code>

Please make sure address shows through the envelope window.

Nursing Home Care Maximum Daily Amount:

Home Health Care Maximum Daily Amount:

Decreased Total Coverage Amount:

Assisted Living Facility Care Maximum Daily Amount:

The Cincinnati Life Insurance Company P.O. Box 64904 St. Paul, MN 55164